

JOHN BULL

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SATURDAY, MAY 13, 1911.

ONE PENNY.

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For meaning of
this No. see
page III. of cover.

*The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull*

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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WOMEN.

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Published Every Wednesday.
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JOHN BULL.

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Vol. X. No. 258.

Saturday, May 13th, 1911.

One Penny.

IMPORTANT NOTICE.

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All editorial inquiries MUST BE MADE BY LETTER.

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The John Bull League.

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A GRAND CONCERT AND OPEN MEETING

WILL BE HELD AT
HAMILTON'S ROOMS, PARK STREET,
TO-MORROW (FRIDAY), MAY 12th, at 7.30 p.m.
MR. G. BROWN (Bristol)

will deliver an address on
"THE OBJECTS OF THE LEAGUE."

Doors open at 7 p.m. Admission Free.
A limited number of reserve tickets (complimentary) can be obtained from the
Hon. Local Secretary, Mr. W. P. Frankham, The College, Westbury-on-Trym.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

"REVOLUTION."

To-night (Thursday) we reach the last part of stage one of the "Revolution"—the Third Reading of the Parliament Bill. Never did revolution proceed more peacefully. Nobody is the least excited; the leaders of the opposing forces hob-nob, dine and drink together—and we are all busy with our decorations for the Coronation!

EVOLUTION.

Mr. Lloyd George has come back with a vengeance! Exit, for the moment, Mr. Churchill and all the other First Lieutenants of the Government—and exit the Parliament Bill. Nobody will trouble much about that, now. On another page we print a thoughtful article on the new policy; but, editorially, we have not yet had time, or opportunity, to master it.

THE PARTY SYSTEM.

Another blow. Mr. Lloyd George appealed to the House to consider the Insurance Scheme in a non-Party spirit; Mr. Austen Chamberlain, on behalf of the Opposition, agreed; and the *Daily Telegraph* declares that "it would be impossible to deal with this policy on Party lines." Now, why all this pother and protestation if the Party system is honest and sound? Does it come to this—that the system is applicable only to things that do not matter?

THE PARTY MACHINE.

Meanwhile, the machinery, on both sides, is being overhauled, in a last endeavour to save the game. On the Unionist side, Sir Alexander Acland Hood is going. He will be one of the Coronation peers, and will be succeeded by Lord Balcarras—most mild-mannered of men. On the Liberal side—well, wait and see!

OUR "PRUDENTIAL" REVELATIONS.

We are in a position to state that our articles on the Prudential Company (which, by the way, we are about to reprint and circulate in every town and village in the Kingdom) are now before Mr. Lloyd George, with a view to his considering the question of a State Department for Industrial Life Assurance.

NAME WANTED.

What was the name of the institution which entrusted the child, Florence Pastorfield, to Mrs. Wilesmith? What enquiries did its officials make before ridding themselves of their charge—and did they trouble themselves subsequently to enquire how she was getting on? It would be interesting to know.

APROPOS OF MR. JUSTICE RIDLEY.

A story is current in legal circles that not long ago a caustic barrister applied for leave to appeal, saying: "My lords, I beg to ask your leave to appeal against a decision by Mr. Justice Ridley"—when he was interrupted by one of the Lords Justices with the question: "Any other reason?"

DECREPIT JUDGES.

It is not only in the High Court that we find Judges in their dotage—anecdote, in some cases. The County Courts furnish many similar instances. Our Special Commissioner must pay a round of visits.

THE GOVERNMENT CAMP.

A rare rumpus is going on behind the scenes, and we shall not have much longer to "wait" before we "see" something of interest.

OUR LATEST NAME!

We are indebted to a German correspondent for the information that in a law suit now pending in Munich our journal is in some way or other mentioned in the writ, and that we are described as a "Revolverblatt"—which, we are assured, is "the worst German expression for a newspaper." Personally, however, we rather like it; it seems to suggest hitting the mark.

CORONATION HOLIDAYS.

Just a word in the ear of employers in regard to the Coronation Holidays. Here are two typical illustrations of what will happen unless the purse strings are loosened:—Blacksmith (married), three children, weekly hours, 54; pay, 8½d. per hour; weekly wage, £1 18s. 3d.; two days lost (10-hour days), 14s. 2d. Engineer's labourer (married), 3 children; weekly hours, 54; pay, 7d. per hour; weekly wage, £1 11s. 6d.; two days lost (10-hour days), 11s. 8d. They work five 10-hour days—4 hours Saturdays.

A PALL MALL PANIC.

We have had placed before us some interesting correspondence between the occupiers of a house in Pall Mall and the Bishop of London's Fund, in regard to the erection of a small stand on the steps of the premises—a course which has been adopted on all previous occasions of public processions. There is an exit from the back of the house into King Street, and, consequently, no inconvenience could be caused to any of the tenants. It appears, however, that hitherto the stand has been erected without formal permission, and such permission having now been applied for, has been refused, the Chairman, General Olive, being "of opinion that any obstruction would be fatal in case of panic"! What steps the General proposes to take to keep the public from swarming on the steps and probably placing boxes and stalls there, is not explained. The General's nerves must be giving way.

HOW MR. McKENNA AND MR. RUNCIMAN WASTE PUBLIC MONEY.

Mr. McKenna was President of the Board of Education in 1907, when the complaint was made that the salaries of teachers in "provided schools" at Swansea had been raised, but those in the Oxford Street School had been deliberately marked out for mean treatment and increases refused. The present Mr. Justice Hamilton (then a K.C.) was sent by the Board of Education to investigate the matter, and he reported in favour of the Oxford Street School managers and said the school had only been kept efficient by funds collected by the managers to augment the teachers' salaries. Mr. McKenna and his successor, Mr. Runciman, pooch-pooched Mr. Hamilton's report, refused to do even-handed justice, and the matter was taken into Court—when the school won. As Mr. Runciman was not using his own, but the public's money, he appealed to the Divisional Court—where the Lord Chief Justice, Mr. Justice Darling, and Mr. Justice Lawrence decided again against the Board of Education. Mr. Runciman's frantic anxiety to "sweat" the pay of the Oxford Street School teachers led him to ask the Court of Appeal to upset the decision of the Divisional Court—but the Master of the Rolls, and Lords Justices Farwell and Buckley held that the Board of Education had acted wrongly. With an obstinacy we are confident he would never have been guilty of were he fighting the case on his own money, Mr. Runciman appealed to the House of Lords—where the Lord Chancellor and Lords Halsbury, Atkinson, Shaw and Mersey finally gave judgment against the Board. This litigation has cost the country nearly £3,000! And the other day a Member had the audacity to propose that Mr. Runciman's salary should be raised from £2,000 to £5,000 a year!!

BRIGHTON'S KILLJOYS BEATEN.

Thanks to Chief Constable Gentle, the killjoys of Brighton have for the moment received their quietus, though it is probable they are looking forward to a blessed resurrection. As a result of the casting vote of the Mayor, the Town Council recently decided that cinematograph shows should be closed on Sundays. Since then, the Chief Constable has issued a report, in which he proves that the cinematograph shows have had a considerable influence in the increased good order of the town, by drawing young men and women away from the streets and the public-houses. The Watch Committee now recommend the reversal of the Council's resolution, and we can hardly doubt that the Sunday performances will be permitted. The killjoys appear to imagine that if you keep people away from Sunday concerts, Sunday bands, and Sunday picture-shows, you can drive them into churches and chapels. Experience proves you can do nothing of the kind. If you shut up the entertainments, thousands will spend their money in drink, or drift aimlessly, noisily, often obstructively, up and down the streets. After Brighton, we have hopes even of Bournemouth.

THE REMARKABLE RIGBY.

A few days ago an advertisement appeared in a Leeds newspaper, announcing that clerks and warehousemen were wanted by a Liverpool firm of brass finishers who intended opening a branch near Leeds. In reply to one applicant, and therefore probably to others, the following remarkable letter was sent out by "J. Rigby, Chartered Accountant, 71, Tithebarn Street, Liverpool":—

DEAR SIR,—*Re* advertisement. As the firm's accountant I have been instructed to select candidates for approval, and being permitted to charge fees have to inform you that my fee will be 10s., viz., 5s. previous to introduction and 5s. on receiving the first week's salary. The introduction fee will be returned if not appointed. Should my terms meet with your approval, it will be necessary for you to communicate the fact to me, inclosing postal order 5s., not later than Saturday, as the application closes on that day. Our interests will then be identical, and your application will be placed *prominently* before the two members of the firm *who with myself*—[the italics are ours]—will interview candidates on Thursday next at our temporary offices in Leeds.

We are not surprised to hear that the Institute of Chartered Accountants knows nothing of "J. Rigby," and we suggest that the local police should make a few enquiries.

MORE BROTHERLY LOVE.

The Bishops of the Church of England are very cross with their brother of Hereford for inviting Nonconformists to participate in the Holy Communion at Hereford Cathedral on June 28th. Mr. Wood, of Cambridge, a member of the Lower House of Convocation, presented a "gravamen" suggesting that the admission of Dissenters "would give grievous scandal and distress to large numbers of the faithful, and would give cause to the enemies and depravers of the Church of England to blaspheme." The Bishop of Winchester, in the Upper House, said much the same; but, in our opinion, if anything is likely to give the "enemies and depravers of the Church of England" cause to blaspheme, it is the intolerant, bigoted, and uncharitable attitude taken up by these Church officials. We wonder whether they realise how much they are doing to hasten the inevitable day when the "Church as by law established" will be by law disestablished.

TORQUAY SANATORIUM CASE.

It will be recalled that a jury at the Torquay County Court recently awarded an ex-police sergeant, named Gregory, full damages and costs for the death of his son through the negligence of the Corporation's servants at the Sanatorium. Evidently, the Sanitary Committee of the Corporation are restive under the allegations of mismanagement at the place, and they are stated to have decided to appeal against the decision. The ratepayers have now the prospect before them of several hundreds of pounds being frittered away in law costs, for the mere purpose of saving the face of the Sanitary Committee, who would spend the money more wisely in putting right at the Sanatorium what is admittedly wrong. Unless he is bled to his last penny, the costs cannot possibly be got out of the poor man who has lost his son, even if the decision of the County Court jury is reversed; while if the decision is sustained, the managerial supervision at the Sanatorium will still have to be made more efficient. Surely the full Council have power to stop this futile waste of public funds?

ROUGH ON RESERVISTS.

We quite understand the indignation of a correspondent who read in an advertisement, "No Army Reservist need apply." The author of this "colossal insult"—almost justifies the clamour for conscription. He is quite content to profit by the devoted services of our soldiers, but seems to wish to prevent them from obtaining employment when their period of activity is over. We hope his example will not be infectious, or the difficulty of obtaining recruits may be sensibly increased. It is not as though Army Reservists were objectionable as a class. Other things being equal, their habits of discipline enhance the value of their work. Of course, in a free country the advertiser is entitled to his prejudices, but they appear to us singularly stupid—unless, indeed, he was looking out for a likely victim whom he would be able to sweat. We hope other readers will bring similar cases to our notice. If they will only answer such advertisements, we shall be able to pillory the perpetrators.

MARTYRS OF MATERNITY AT STOCKBRIDGE.

We hear with indignation—and, we confess, with some incredulity—that the parish authorities at Stockbridge have issued a decree that the district nurse shall not attend maternity cases when the patients are unmarried. Can anyone conceive a more uncharitable and inhuman attitude? Unfortunate women are to be left untended, perhaps to die in agony, at their hour of need, because a handful of snuffling, sanctimonious, pharisaical humbugs choose to turn up the whites of their eyes and condemn fellow creatures who may perhaps be more sinned against than sinning. We wonder whether there are no Christians in Stockbridge sturdy enough to protest against such monstrous cruelty, and either refuse their contributions towards its continuance or else put their heads together and subscribe to pay a nurse to attend all maternity cases without fear or favour.

Fas est et ab hoste doceri.

We notice at the first shoot of the Oxton Rifle Club for the President's prize, given by Mr. Alfred Bigland, M.P., the three top scores were made by Messrs. Gostenhofer, Villegas and Oyarce. This will be very sad news to Lord Roberts, and should encourage him to persevere in his efforts to develop rifle shooting among his countrymen. It should also prove an effective addition to the armoury of Mr. Maxse and others who detect a martial menace in every foreign clerk or waiter. What price the Englishman's home, when Messrs. Gostenhofer, Villegas and Oyarce carry everything before them at the Oxton Rifle Club?

HOITY-TOITY! HIGHBALLS HELD IN HORROR.

We hear that there has been a split in the Chilton Club, at Boston (Yankeeland); ministers of religion have denounced the organisation; "the Women's Christian Temperance Union leaders declare that the drinking of highballs by women is a disgrace to the city of Boston and will result in the further degradation of young society women." Parents are urged not to allow their daughters to join the club, and a "crusade" is being organised against it. In fact, there has been quite a pother. Well, no wonder! For this sinful, naughty, soul-shattering den of dissipation has actually set up a bar, where ladies can gratify their disgusting desires for alcoholic refreshment. Rye whisky and highballs (whatever they may be) for men by all means, but damsels' dainty lips were never meant for anything stronger than ice-cream soda, or more exhilarating than a Yankeeman's kiss. Or if they must drink, it is ordained that they shall do so at a little table, not at a counter. There's unwritten law for you! For one thing we are thankful: Yankee killjoys are evidently even more poisonous than our own.

"DER TAG"—WHY NOT TO-DAY?

Says the Berlin *Der Tag*, "The German ship-building policy is nearing its culmination. We shall shortly be so strong at sea that even a successful attack on us would be ruinous for the strongest aggressor." Another confirmation of our oft-expressed opinion that the only way to put a stop to the present ruinous race for naval supremacy is to *hit now* and *hit hard*. It would be a merciful policy for both countries.

PROSPEROUS GERMAN BANKS.

By the way, we observe that the Deutsche Bank made a profit of £1,627,000 last year. We wonder how many Unclaimed Balances it possesses!

CLEMENCY FOR MOTOR DRIVERS.

We hope the appeal of the Head Chauffeurs' Club to the King to cancel the endorsements on motor drivers' licences, as an act of clemency in celebration of the Coronation, will be acceded to. We know many cases in which the endorsements are not due to recklessness or disregard for the safety of the public, but to faulty teaching, inexperience, and want of knowledge of the particular car the man was driving, and its idiosyncrasies. It is only in the last three years that drivers have had opportunities for a thorough training, and that makers have, in some measure, endeavoured to standardise the motor. The teaching has now been made thorough, and it would be a gracious act on the part of His Majesty the King to start all drivers with a "clean slate."

THE PEOPLE AND THE CIVIL SERVICE.

The great thing about the Civil Service is that, as Lord Melbourne said of the bestowal of the Order of the Garter, "there is no d—d merit attached to it." The higher offices are filled by favouritism, bribery and corruption. It really has not altered one jot since Charles Dickens in the middle of the last century described it as the "circumlocution office," devised to afford well-paid positions for the "Tite Barnacles," who by official nomination start at £200 per year and in eight years rise to £1,300, whilst experienced and abler officials secure no promotion. We hope the people's representatives will storm the citadel, purge the entire Civil Service of privilege, and throw every position open to merit alone. Millions per year are now wasted upon officials who do no real public service. A "Business Government" would soon make short work of this costly public nuisance.

THE PILGRIM FATHERS.

The people of Southampton are bent on raising a monument to the memory of those very much over-lauded Pilgrim Fathers, who have been represented by their Puritan successors as men who were passionately fond of religious liberty and were so persecuted by their oppressors that they left England in disgust and despair, and founded a colony where they raised the flag of religious freedom. As a matter of fact, they were not in favour of religious liberty at all, and left England only because they had no chance of persecuting their opponents. When they got to America they set up a system of persecution of all who differed from them, which was far worse than any they had suffered in England. The crime of witchcraft was punished with a severity which would have made a member of the Spanish Inquisition green with envy. Every joy was accounted a sin, every pleasure an invention of the devil, and not content with robbing life of all its sunshine, they gloried in depicting the life to come as one in which the vast majority of human beings would be for ever roasting in the torments of hell. Nathaniel Hawthorne's "Scarlet Letter" gives a vivid picture of the joyless gloom of this puritanical régime. Certainly the cause of religious freedom has nothing to thank the Pilgrim Fathers for.

HAPPY-GO-LUCKY POSTMEN.

Sometimes the unbusinesslike behaviour of the Post Office is due to an excess of kindness. According to the regulations, a letter must only be delivered at the address to which it is directed. Suppose you live at No. 91 and a friend thoughtlessly puts 93 on the envelope, it ought to be taken to 93, at least in the first instance. In practice, however, the postman will presume a mistake and bring it straight to you. You might, however, have had some special reason for wishing it to go to 93. You might be carrying on a flirtation and be afraid of your mother, or having a little flutter on the turf which would not meet with approval at home. Then the postman would be setting the cat among the pigeons, though actuated by the most amiable intentions. A correspondent furnishes us with a case in point. Writing to someone in Skerries, Co. Dublin, and not wanting his letter to go to the private house, he sent it to the address of a common friend who had agreed to receive it. "Judge of my surprise," he exclaims, "when I found that it had been delivered to the private address, the very thing I did not want, and so caused great inconvenience both to my friend and self." Even under a Business Post Office such a thing might have happened. The letter should have been enclosed in an envelope addressed to the friend. That is what *we* always do.

ALIENS IN BRITISH CONSULATES.

The Foreign Office still persists in ignoring the Consular scandal. We should much like to see a Return of the British representatives and their subordinates who (1) are aliens, (2) are of foreign extraction, (3) speak only broken English, and (4) speak no English at all. We are convinced that it would afford instructive reading. Meanwhile, British subjects abroad cannot rely upon help or protection in case of need, and nothing is done to help British trade. No wonder the Germans cut us out!

MISDIRECTED ENERGY.

Good gracious, another international language! We should have thought that the utter failure of Esperanto and kindred jargons would have discouraged visionaries from striving to remove the curse of Babel. The best answer to them may be found in the question: What is the matter with English? Savages who find it too intricate can always take refuge in pidgin or Babu English, or the Yankee dialect.

VIVE L'ANARCHIE!

A contemporary which poses as a high authority on foreign affairs writes about Morocco, "the choice is then clearly between anarchy and partition. . . . We trust that for the credit of Christendom and of European statesmanship the solution will not take the form of partition." This is the first time we have heard Christendom and European statesmanship invoked in favour of anarchy.

PIOUS "BILKERS."

The Rev. A. Holt has applied to the Shoreditch Borough Council to have his chapel exempt from rating, although it is used for concerts and other purposes, and charges are made for admission. On what grounds the application was made was not stated, and it is puzzling to know on what principle a place of worship should be exempted. People earn money there, from the minister down to the cleaner. The congregation go there either for instruction or for emotional entertainment, but the former they would get at a lecture hall and the latter at a theatre, and yet neither of these is exempt. If they plead that they are serving God, then surely it is as much serving God by helping to keep the streets clean and feeding the poor as it is by singing hymns and saying prayers.

A TYPEWRITER WINNER—WHOLESALE.

Peradventure, the proprietors of the Salter Typewriter would like to hear a little story as a Southampton reader tells it to us. Briefly, while staying at Ryde some months ago, a gentleman informed him that he had bought for £10 a "quite new" Salter typewriter, usual price, 17 guineas, from a Mr. Ernest R. Taylor, George Street, Hull, who had won it as a prize, but had no use for it. Later, this Mr. Taylor is found advertising another latest model 17 guinea Salter for £10, "being prize won in Big Ben competition"; this through the *Exchange and Mart*. The same advertisement in fact, appeared regularly every two or three weeks, so it was evident that Mr. Taylor was either winning the same prize in that Big Ben competition several times over, or that he was winning by wholesale and selling by retail. The game looked interesting, so our correspondent thought he would like to take a hand. And he did.

"THREE I HAVE WON."

He wrote to Mr. Taylor asking him to quote price for three Salters—a sort of shipping order—and the gentleman rose to the occasion like a salmon to a fly. No doubt if the quotation had been asked for twenty Mr. Taylor would have been equal to the demand. Anyway, he replied saying he had three; "three I have won in the Big Ben competition," which he would sell for £30, "a distinct bargain," and "in any other circumstances could not be bought at anything like the price." Being in London, our correspondent then called at the Salter warehouse in Holborn Viaduct, and was shown the newest model machines. He found they could be bought at £10 apiece, and, when he hinted at discount, was offered first 5 per cent. and then 10 per cent. Mr. Taylor also appears to have been very lucky in winning a bicycle, which he is also prepared to "sacrifice."

MAKING ENDS MEAT.

We fear the Sydney *Daily Telegraph*, forwarded to us by an Australian reader, has given Mr. Josiah Thomas, the Postmaster-General, a bad shock. Mr. Thomas is a well-known lay preacher of the Methodist persuasion, and the *Telegraph* reports him as saying: "Some of the local preachers are no doubt rough and illiterate, but such are generally full of fervour and zeal." Mird, we do not say they are not, but probably Mr. Thomas said "zeal." When a printer starts these new-fangled ways of spelling, the result is often embarrassing.

THE GASEOUS WALLS OF ENGLAND—MADE IN HOLLAND.

We were duly impressed by the profound secrecy alleged to surround the naval airship at Barrow-in-Furness—by the vigilant guard of marines in attendance all night and day. Here, we thought, was the silent, mysterious majesty of an alert and mighty Power. Then an accident occurred, and we learned that repairs would take about a fortnight, as all the gas had to be imported, not from Party politicians, but—from Holland! How convenient that business-like arrangement would prove in time of war! And as for the secrecy, it turns out to be that of polichinelle, for an illustrated paper publishes pictures not only of the airship's shed but of the inside of the storehouse and of the pontoon mast to which the "ship" will be moored—not to mention a detailed diagram of the "ship" itself. So now the foreigner knows all about it.

MORRISON A MARTYR?

We are in a position to state that the flute which Morrison purchased in Aldgate is in the hands of the police—as a matter of fact it was in their possession during the trial, and the man who sold it to Morrison was present in Court. What says Mr. Churchill to another Police Enquiry?

SIR W. S. GILBERT ON PARTY.

I grew so rich that I was sent
By a pocket borough into Parliament.
I always voted at my party's call,
And I never thought of thinking for myself at all.
I thought so little they rewarded me
By making me the ruler of the Queen's Navee.
Had Sir W. S. Gilbert any particular person in his eye?

THE WEEK'S "CHESTNUT":—

An awkward situation arose at a recent Liberal meeting during a bye-election. The subject was the Land Taxes, and a big M.P. had come down to support the candidate. "Look at this Town Hall, in which we are meeting to-night," he cried; "what did the owner get for the land—which, I am told, was held up for years?" There was a nasty pause—during which the Chairman excitedly whispered: "For Heaven's sake drop it—the candidate was the vendor!"

SOUTH HACKNEY.

THE GREAT METROPOLITAN CONSTITUENCY STANDS FOR INDEPENDENCE.

To-night (Thursday) at a special meeting of the London Liberal Federation, the following Resolution will be considered:—

That this Council instructs the Executive Committee to give notice to the South Hackney Liberal and Radical Association that its affiliation to the London Liberal Federation is now cancelled.

And, at a special meeting of the South Hackney Liberal and Radical Association, held on Monday last, the following Resolution was carried by acclamation and enthusiasm:—

That this Association resents the arbitrary claim of the London Liberal Federation to interfere in the internal affairs of the constituency and to dictate to its members in regard to matters over which they, and they alone, claim and insist upon complete and unchallenged control.

And contemporaneously with these events, a body—consisting mainly of teetotal fanatics, park tub-thumpers, street-corner missionaries, and other cranks—and calling itself, forsooth, the South Hackney Liberal and Radical Parliamentary Representation Association!—is proposed to be substituted for the genuine Association!

Such is the situation as we go to press. It may easily lead to interesting and unsuspected developments.

"John Bull's" Biscuits.

For stating, in its report of a meeting of the Burford Branch of the C.E.M.S., "A vote of THANK was passed to Mr. ——— for the loss of his wife,"

THE OXFORD TIMES
TAKES THE BISCUIT.

For the following testimonial, "Please send me some more of your 'Lincolnshire' PIG POWDERS; I like them better than any medicine I ever tried,"

MR. M. NORMANBY (Ballicurry, Co. Sligo)
TAKES THE BISCUIT.

For stating, concerning a competition: "Coupons may be sent in UNTIL June 1st, or such other EARLIER date as may AFTERWARDS be announced,"

THE SUNDAY CHRONICLE
TAKES THE BISCUIT.

For stating in the "Strand Magazine," of a certain late Member of Parliament, "Like JOSHUA, he was not permitted to enter the Promised Land,"

SIR HENRY LUCY
TAKES THE BISCUIT.

For cataloguing "A Handy Book on the Bills of Sale Acts, 1878 to 1891," under "FICTION,"

THE MORNING POST
TAKES THE BISCUIT.

For stating that "A picturesque ceremony took place at the palace at Madrid yesterday afternoon, says the "New York Herald," when King Alfonso washed and kissed the FEET of thirteen poor men AND AFTERWARDS SERVED THEM AT TABLE,"

THE DAILY MAIL
TAKES THE BISCUIT.

For printing beneath the photograph of a motor boat, "The Duke of Westminster's 'Ursula,' which lost the Coupe des Nations through THE 'GASSING' OF ONE OF HER ENGINEERS,"

THE MOTOR BOAT
TAKES THE BISCUIT.

For advertising for sale "60 Grand Friesland BULLS, well Bred, IN MILK AND TO CALVE, and in the pink of condition,"

MR. L. U. PARTRIDGE (Auctioneer and Valuer, Johannesburg)
TAKES THE BISCUIT.

For stating, in a letter to the "Irish Independent," "On the occasion of the Coronation of King Edward VII. special provision was made for the entertainment of the City children, in which Lady Arnott took a very active part, most of HER 500 CHILDREN (boys and girls) were entertained on Bray Strand,"

MR. F. J. USHER (Commercial Buildings, Dublin)
TAKES THE BISCUIT.

For stating that, "'The better a person is dressed the less money he has as a rule,' said Judge Parry at Lambeth County Court on Wednesday. He was clad only in his night shirt,"

THE HERALD (Ashton-under-Lyne)
TAKES THE BISCUIT.

For stating that "That much-worried Mile End POLICE CONSTABLE, Clark, proved a charge of drunk and disorderly, and WAS ORDERED TO PAY 5s."

THE WATFORD NEWSLETTER
TAKES THE BISCUIT.

For stating that "Two parties from St. Paul's journeyed mainly on foot, to Chislehurst on Easter Monday. ONLY TWO MEMBERS WERE INJURED; and all arrived home about 7.30 p.m."

ST. PAUL'S (DEPTFORD) PARISH CHURCH
MAGAZINE
TAKES THE BISCUIT.

THE PRUDENTIAL ASSURANCE COMPANY.—VIII.

AN EXPERT CRITICISM.—AN INTERESTING PUZZLE.—JOCKEYING AN AGENT.—VARIOUS COMPLAINTS.—WHAT THE COMPANY IS DOING.

We need hardly say that we have received an immense number of letters in reference to our articles. It is impossible for us to publish them all, much as we should like to do so, but we give below one which seems to us exceptionally interesting. It is written by an insurance expert who has examined this question of industrial insurance with an open mind, and has been forced to the conclusion that, speaking generally, industrial insurance as now worked is rotten, and that, so far as the Prudential is concerned, it may be said to be "putrid." Our correspondent says:—

The octopus of Holborn Bars, in its merry career of 64 years, has apparently proved as attractive to the guileless British public as the sticky paper is to the unsuspecting fly in the heyday of its existence. Both alike, the public and the fly, get caught, and both come to an inglorious termination.

The hustling millionaire would, I think, admit that 77½ millions sterling was not "bad taking" in 64 years, though I question whether he would flaunt his amazing inrush of wealth before the eyes of those who had supplied him with it.

The bloodsuckers who pilot the destinies of the Prudential, and who yearly fob a neat £500,000 as dividends on shares which are largely *bonus*, possess, however, no such delicacy of sentiment. The 77½ millions are blazoned on thousands of brass plates throughout the land. The golden bait is ostentatiously dangled before the eyes of the man who wants security for his penny per week and upwards, and business is brisk—to the annual satisfaction of the mutual admiration coterie which holds its court at Terra Cotta Palace, Holborn Bars.

The question of unclaimed bank balances which you have raised, cries for enquiry and adjustment. It is one of the evils which have too long been tolerated. To my mind, however, it pales before the stupendous fact that the life insurance "TRUST"—for "TRUST" it is—governed and controlled, in every figure, by its wirepullers, the Faculty of Actuaries, that society of chartered arithmetical libertines—has acquired and holds the enormous sum of £300,000,000 of the country's wealth, an amount almost equal to one moiety of the National Debt.

It is, of course, contended that these reserves are requisite for stability and safety. This is mere special pleading. What needs looking into is the *over* stability and *over* safety of the whole system. The figures one sees on the various insurance office windows are never taken down *except to make room for more*.

The serious aspect of the foregoing is emphasised by the fact that the reproductive energy of this colossal surplus, withdrawn from more active commercial circulation, is stultified to £4 7s. 6d. per cent., although each and every company, yearly, not only is able to pay its death and other claims out of current revenue, but also to carry many thousands of pounds in excess to expense, mortality and reserve funds.

The small percentage mentioned is, perhaps, as well, seeing that it merely sucks in an inconsiderable trifle of £13,125,000 annually to swell the grand total. Small wonder that money is tight. In course of time, unless something unforeseen happens, the life insurance "Trust" will be synonymous with the National Treasury. Things are hurrying that way at ever increasing and appalling speed. *The people's money is being "cornered."* Yet Mr. Winston Churchill, whose vision as to the real issue in this matter does not appear to be of the clearest—the subject, perhaps, for once, being foreign to him—blandly assured the deputation of panicstricken friendly and insurance society philanthropists which waited upon him that *he had no desire to hinder, but rather to help their interests* by his Bill for National Insurance, which pleasing intelligence, no doubt, banished the icy shivers which

had permeated their vertebral uprightness, and restored to them the happy glow of self-complacency in further depredations.

As an expert who knows his subject after years of active study and research, I am open to prove that so-called life and endowment insurance, coupled with that very much-qualified blessing the house purchase enterprise, is a specious fraud of a particularly dangerous kind. It is, from A to Z, a scheme of the heads-I-win-tails-you-lose order, worked out by mathematical jugglers on data acquired by 200 years' experience, applied so as to render any loss to the system a practical impossibility, and any prospect of gain to the insurer infinitesimal. Designed to snare the unwary, it is bolstered up by artfully-drawn prospectuses, and carried on, not for the public benefit, but solely as a means of enriching the pockets of the smug individuals who yearly draw fat dividends, and whose personal pecuniary risk is *NIL*.

This statement may appear strong. One of its most trenchant proofs is the fact that OF EVERY HUNDRED INSURANCES, 91.7 END IN LAPSE AND SURRENDER; while 8.3 only obtain the leg of mutton from the top of the greasy pole, so to speak. Yet, I have never detected either of these statistical details on any of the literature of the several companies engaged in this beneficent work, and the cryptic actuary is ominously dumb on the subject. Like the police, he is also "very reticent" on the points that although, according to the Registrar-General, the average life of man reaches 64 years, or thereabouts; the average operative existence of an "ordinary" policy pans out at 8½ years, whilst that of its "industrial" companion reaches a venerable old age at 11½ years.

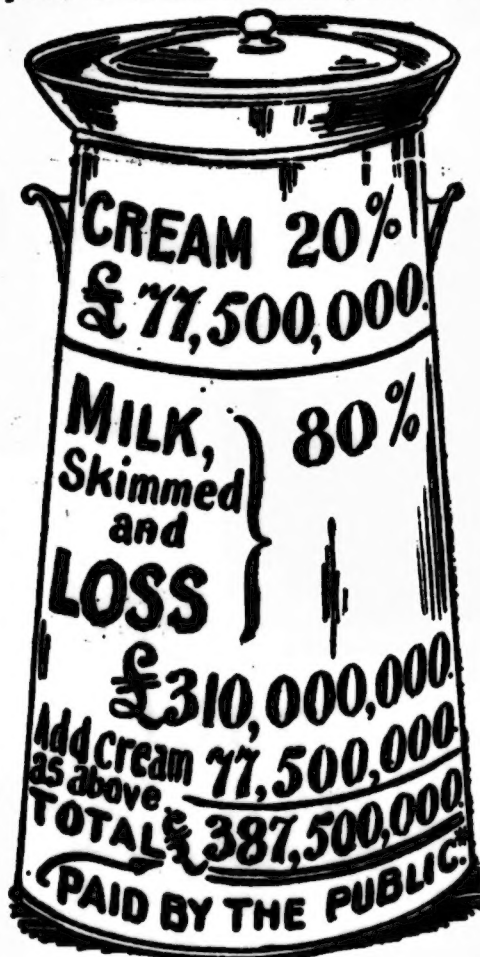
A Business Government is required here, in all conscience. The public must at this late hour be afforded some sidelights on, and be warned against, this canker, which, though really a whitened sepulchre for, too often, hard-earned money, has hitherto been paraded and accepted, in its meretricious garb, as an *aid to thrift*.

The comparatively recent scandals in the American Insurance world should supply a moral to us here.

The whole system should be ruthlessly laid bare.

I venture to enclose herewith a little puzzle and its possible solution, designed by myself, showing the amount of money the Prudential must have received from the public in 64 years, to account for an up-to-date balance of £77,500,000.

The puzzle referred to is as follows:—



PUZZLE.

If, after 64 years, the product, or *Cream*, is represented by £77,500,000, what total sum has been in-

volved to raise this *Cream*, over the whole period, after payment of the following expenses, viz.: *Dividends, Commissions, Salaries, Directors' Fees, Travelling Expenses, General Upkeep?*

SOLUTION.

As the product, £77,500,000, is represented by *Cream*, we must look to *Milk* for the answer:—

MILK.

The "Encyclopædia Britannica," 9th Edition, Vol. 16, page 304, gives the analysis of Milk by Professor Flieschman, as under:—

Cream, 20 %. *Milk, skimmed and LOSS*, 80%.

JOCKEYING AN AGENT.

The following letter, written by an ex-agent of the company, illustrates the way in which its agents are treated by the Prudential, how it ranges itself alongside capitalism, and how it stoops to jockey its servants upon the smallest provocation:—

My brother-in-law and myself were financing a little coal business in the town and employed a man and boy to do the work, but we reckoned without the local coal merchants, who made complaint to the powers that be Prudentially, and the outcome was an interview with Mr. Evans (the Superintendent) who gave us the ultimatum—resign or give up the coal business.

I flatly refused to do either, but on another occasion Mr. Evans pointed out the serious position, from his standpoint, of having to ask for dismissal, and promised me that if I would resign he would undertake to get a decent consideration from the office for my past services. He enquired what plans and projects I had in mind, and I told him that if I severed my connection with the company and confined my energies to the coal trade, I should require another horse and lorry, which, in reply to his inquiry, I said would cost from £50 to £60, and then there was the summer to cope with, which would make some drain upon my financial resources.

After explaining my position, Mr. Evans stated that the company would give me an amount that would be a very considerable help in my business, and said he could promise me that the gratuity would considerably exceed my expectations. Upon the strength of this promise, I sent in my resignation, and therein played into the company's hands. My resignation was accepted, and Mr. Evans informed me the company would give me a gratuity of £35 providing I would sign a declaration that I would not represent any other assurance company. This I refused to do as I considered it tampered with my liberty, and I told him that if the company wished me to refrain from putting my practical knowledge to financial account they must make their gratuity such an amount as would render it worth my while to devote my whole time to my business. I pointed out that it was not a recognition of past services but a limitation of future opportunities which the company wanted, and £35 was not sufficient to purchase that limitation.

Thereupon, Mr. Evans informed me that the office had withdrawn the offer of the gratuity and that it would rest with me to reopen negotiations. I told him I did not anticipate that I should beg the office for the amount, as in all probability I should take an agency for another office and fight my old agency for all I was worth. The office had obtained my resignation under false pretences, and if I could possibly shift any of the business I should consider it my bounden duty so to do.

There the matter rests and my sixteen years of service have not been worth one line of acknowledgment from the office, and I make one more of the increasing number of men who look upon the Prudential as a great blood-sucking money-making organization minus a soul.

VARIOUS COMPLAINTS.

Here is the experience of a man who took out one policy 30 years ago, and another 15 years ago, and what has come of it all:—

Having perused your articles referring to the above I think the undermentioned would be useful material for you for further public criticism:—

No. 1 Policy having been in force from September 9th, 1871, approximately 39 years at 2d. per week 16 19 4
No. 2 Policy having been in force from April 6th, 1896, approximately 14½ years 12 12 0

Face value of Policy No. 1 £10 14 0
Face value of Policy No. 2 8 8 0
————— 19 2 0

The assured is over 70 years of age, and should he die I should be the loser of £10 9s. 4d.

I appealed on behalf of my parent for a free policy, and this is what they offered, viz., £14 18s. for the two policies, thus putting into their coffers the sum of £14 13s. 4d.

Our correspondent overlooks the important fact that besides the loss of £10 9s. 4d. he is, of course, a very much greater amount out of pocket, by losing the interest for all those years on the premiums paid.

A Wolverhampton correspondent says:—

It is a common sight in the Midlands to see shoals of these so-called agents carrying on their villainy with the superintendents, like hawks, waiting their opportunity round the corners, ready to intimidate these ignorant and helpless women during their husbands' absence. It is the cause of thousands of homes being kept in absolute poverty, and when a death occurs it is seldom the poor creatures receive the money insured for, as there always appears some flaw which enables the mongrels to make large deductions.

A Winscombe correspondent writes:—

May I give you my experience of the Prudential Assurance Company? I have been looking into things since your articles appeared. On December 4th, 1899, my wife (then a young girl) insured in the company for £4 6s., weekly payments 2d. (life policy). On January, 1901, she was persuaded to insure for double the sum, £8 12s. She did so thinking she would be credited for the year already paid. On looking over the policy last week, I find it dates from January, 1901, and nothing is said about the previous policy. I wrote the company. To-day, a superintendent was sent to me; he says it occurred so long ago that nothing can be done. He also had the insolence to say it was only a question of 10s. I told him it helped to make the 77 millions of which the Company boasted.

We extract the following from a letter from a Chelsea reader:—

My father-in-law, who died at the age of 82, has been insured in the Prudential Company for forty years, at the rate of a penny a week, and this last six months at 4d. a week. The Company has paid the widow the sum of £4 12s. 2d. only. Expecting a larger sum would have been paid, would you let me know if she has received full benefit for the amount of money paid into the Company for the policy?

This case is similar to that referred to above. A sum of about £9 has been spent—to say nothing of the loss of compound interest for many years—to get £4 12s. 2d. But the Prudential shareholders must—by hook or by crook—have their huge dividends.

WHAT THE COMPANY IS DOING.

Our articles are bearing fruit. The "Special Canvassers" have already been dispensed with—"until the present trouble has blown over." That is something. Apart from this, the Directors are still acting upon the principle of discretion being the better part of valour. Reprints of inspired articles in more or less obscure publications, and paid for "insets" in these journals—such is the "reply" of the Board!

SPECIAL NOTICE.

Owing to the great pressure upon our space, the thirteenth article of the series entitled "Is Canada Worth Keeping?" is held over until next week.

SOLDIERS AND SUICIDE.

TRAGEDIES OF WORRY AND OVER-WORK.—STARTLING FACTS.

BY OUR SPECIAL COMMISSIONER.

A verdict of suicide while in an unsound state of mind, produced by ill-health and prolonged hours of duty, was returned at the inquest on April 24th upon Sergeant Robert Stokes, of Parkhurst. In a diary, found on his body, the sergeant had written:—

My poor brain is going fast. It has tried to do its best, but the inexorable hand of fate is against Storkey. What we ask for is rest. For 13½ years we have served to the best of our ability, but we can't all be Haldanes.

Two non-commissioned officers, who attended the inquest to give evidence, looked so thin and ill that the coroner commented on their appearance. They admitted, under examination, that they were in a chronic state of over-work. They worked from 7 a.m. till 11 p.m. seven days a week, and were even then unable to cope with their duties. The commanding officer of the corps to which the deceased belonged said that he had reported officially that he was under-staffed. This is the second suicide in the same corps in twelve months.

ABNORMAL NUMBER OF SOLDIER-SUICIDES.

Dr. Wynn Westcott, a Metropolitan coroner, lecturing to the Medico-Legal Society, said that soldiers commit suicide much more frequently than civilians. As a matter of fact, the figures are as four to one against the soldier—even including Prudential Assurance agents! What is the reason for this startling fact? Dr. Westcott points out that the chief causes of suicide are disease, poverty, alcoholism, attacks of pain, disappointment in love, and fits of passion. Let us look at them.

Disease.—This does not apply to the soldier. No chronically diseased men are retained in the Service.

Poverty.—If we are to believe Lord Haldane, every private soldier is as well off as a skilled artisan.

Alcoholism.—The soldier is not, and cannot be, a drunkard. Before he could get in a chronic state of alcoholism, he would find himself under lock and key.

Attacks of Pain.—This certainly does not apply to the soldier, as immediately upon feeling the slightest pain he consults the doctor.

Disappointment in Love.—This, as a suggested cause of suicide would make the soldier laugh. As a rule, one sweetheart more or less makes no difference to him.

Fits of Passion.—Of the six causes of suicide given by Coroner Westcott, this is the only one which touches the soldier. And if it were not that he usually either is, or soon makes himself, a "pachyderm" of the thickest possible skin, the number of military suicides would be ten times as many.

Worry, worry, worry dogs the soldier's life. If I were to deal with half the letters of complaint that I receive in a week from men in the Service, I could more than fill every column in JOHN BULL. The soldier has to bear the brunt of what the late Sir Charles Dilke stigmatized as "a barbarous Military Code." He is bound to obey stupid orders, issued by stupid people. The fault does not lie with the officers. The people who are to blame are the Army Council. The Army system of to-day is an eighteenth-century system.

TROUBLE AT ALDERSHOT.

Before me I have a bundle of letters from soldiers which have reached me during the last ten days. To write to the Press is a breach of military discipline, and if the authorities knew the names of my correspondents they would certainly be severely punished. These men, however, know they can trust me, and, having their confidence, I am often able to help them. It may be asked, why don't they complain to their com-

manding officers? Some of them have, and have received no satisfaction. Others have asked to see their chief, but have been refused permission. A private soldier dare not approach a commissioned officer without first of all getting permission from a non-commissioned officer. A ridiculous regulation, surely! So these men, being unable to get their grievances righted, pitch the regulations to blazes, and tell me their troubles. Of these letters I pick out six—all from the same regiment at Aldershot, and containing the same allegation—namely, that the men are being swindled out of either money or clothes. Now I don't believe every yarn a soldier tells me, but when I get such corroboration I know there must be some truth in the statement, for these men would never let each other know that they had written. Just a word to that commanding officer. There's trouble brewing in your regiment, sir. Your late Q.M.S. is the main cause of it. Men don't like to have so much of their pay deducted in a lump that they have only a shilling a week to draw—and this through no fault of their own.

NEW CLOTHING FOR THE CORONATION.

I note that many men of the Guards have been "put down" for new tunics and new trousers for wear on Coronation parade. I can see that fine body of men at inspection, and I can see the officer moving slowly down the ranks, looking each man up and down carefully. A colour-sergeant follows him, notebook in hand. "Put him down for a new tunic," says the officer. And "down" goes the man's name—and scores of others besides—in the colour-sergeant's book. On parade the men say nothing. But when they get off it, they make the air "blue." And well they might, for a Guards' tunic is expensive. I need hardly mention that this extra expense falls on the men.

SUICIDE PREVENTIVE ORDER.

I have the latest Army Medical Report before me, and find that for some reason or other—and, I believe, for the first time in Army annals—the number of men who committed suicide during the year has been dumped in with those who have been injured. Can it be that the increase of suicides among the troops was so great as to be too shocking to print? I am quite aware that a couple of years ago the Army Council issued an order which they imagined would have the effect of stopping such rash acts. The order was a model of baby wisdom. The troops were gravely informed—and those of them who had any imagination must, as the order was read to them, have seen the wig of the War Secretary nodding—that any man committing suicide after a certain date *would not be allowed the privilege of a military funeral!*

Lord Haldane was probably thinking of the measures taken to stop the epidemic of suicide among the young Milesian virgins, referred to by Plutarch. But there is a difference in the temperaments of soldiers and maidens.

And what is the latest order issued by the Army Council? The commanding officer at Parkhurst, who dared to go and speak the truth at the Coroner's inquest, is to be removed to another station. Are they trying to drive another man to suicide? Officers are none too well paid, and the removal from one station to another probably means hundreds of pounds out of this officer's pocket. It also is taken as a mark of official disapproval—a black mark—which indicates that the person against whom it is placed should be watched.

THE AKBAR REFORMATORY SCANDAL.

AN APPEAL FOR THE MAN AND WOMAN WHO FORCED THE ENQUIRY.

Here is a letter from Mrs. Adam, the late Matron of the Heswall (Akbar) Reformatory School, who, with her husband, the Schoolmaster, resigned rather than remain party to the atrocities we have exposed. Both Mr. and Mrs. Adam hold excellent credentials, and if ever there were a case deserving attention, surely here is one:

I do hope you will not think I am taking too great a liberty in writing to you on my husband's behalf.

During the last twelve months, since leaving the "Akbar" Reformatory, he has been out of employment for seven months; occasionally he has obtained temporary work, and I have assisted him by going out private nursing.

My husband has done his utmost to obtain a permanent post, but every door seems closed against him, and I am afraid the official influence has been at work in every quarter. We were hoping to obtain a joint appointment in the Church Army Homes, but this has had to be given up after the Bishop of Chester's letter appearing in the papers.

Many good people have looked on and praised us for our action, but they do not seem to understand that we have to live.

Next week the people in Heswall intend holding a public indignation meeting to protest against the way the Enquiry was conducted; they are also getting up a petition requesting the Home Secretary to withdraw Mr. Masterman's name from the Committee appointed to enquire into reformatories, and I believe a public subscription is also being got up for us.

But we do not want money or recompense of any kind for doing our duty. All we require is work; it does not matter what kind. Can you not help us to obtain something? I shall be most grateful if you can do so.

My husband is a good clerk and bookkeeper, and has had considerable experience in Poor Law, besides reformatory work. I am a trained nurse, and have also had experience in Institution work.

If any reader of JOHN BULL can come to the assistance of this deserving and high-minded couple we shall most happy to bring the parties together. In the meantime, we shall be pleased to receive subscriptions to the Fund which is being got together, and to which we have, ourselves, pleasure in subscribing ten guineas.

THE MORALS OF CHELTENHAM.

MORNING DRESS COMPULSORY!

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We have received the following resolution:—"That we, the members of the Poplar Branch of the A.S.R.S., greatly appreciate the article in JOHN BULL, on April 22nd, bringing to the notice of the public the Woolmore case; at the same time we view with disgust the action of the Ongar Board of Guardians, especially that of the Rev. J. Howard, using influence and power to further crush an already overburdened worker, by ordering Woolmore to pay 5s. per week, from his small salary of 12s., his debt owing for maintenance. We consider this the action more of a savage than that of a gentleman, and we are forced to the conclusion that the so-called Christian gentleman is more concerned about self-interest than about human souls and the uplifting of humanity."

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Of a crew of 25, 4 sailors were British; the rest were from all quarters of the globe. The master is a Greek and speaks no English. The four Britishers left at Catania, and so at present there is none on board. Yet the ship is sailing under the British flag, claiming the protection of our Consulates. What do the underwriters say?

THE QUEEN VICTORIA MEMORIAL.

We have received the following letter:—

Will you allow me to call your attention to the following facts:—That all the masonry of the Queen's Memorial in St. James Park was done in Italy by Italian workmen; that the figures and groups were pointed and carved at the Shepherd's Bush and St. John's Wood Studios by Italian workmen. Only four Englishmen were employed on the ornament. One of them is still working on the monument.

The many capable pointers, figure carvers and ornament carvers who applied for work were told that they were not wanted.

Italians work for less money than Englishmen, but is it not singular that an English national memorial should be done by Italians?

Our enquiries have confirmed our correspondent's statement. It would be interesting to have the explanation of the Commissioner of Works.

WHAT IS YOUR NUMBER?

See page iii. of cover.

SOLDIERS AND SUICIDE.

TRAGEDIES OF WORRY AND OVER-WORK.—STARTLING FACTS.

BY OUR SPECIAL COMMISSIONER.

A verdict of suicide while in an unsound state of mind, produced by ill-health and prolonged hours of duty, was returned at the inquest on April 24th upon Sergeant Robert Stokes, of Parkhurst. In a diary, found on his body, the sergeant had written:—

My poor brain is going fast. It has tried to do its best, but the inexorable hand of fate is against Storkey. What we ask for is rest. For 13½ years we have served to the best of our ability, but we can't all be Haldanes.

Two non-commissioned officers, who attended the inquest to give evidence, looked so thin and ill that the coroner commented on their appearance. They admitted, under examination, that they were in a chronic state of over-work. They worked from 7 a.m. till 11 p.m. seven days a week, and were even then unable to cope with their duties. The commanding officer of the corps to which the deceased belonged said that he had reported officially that he was under-staffed. This is the second suicide in the same corps in twelve months.

ABNORMAL NUMBER OF SOLDIER-SUICIDES.

Dr. Wynn Westcott, a Metropolitan coroner, lecturing to the Medico-Legal Society, said that soldiers commit suicide much more frequently than civilians. As a matter of fact, the figures are as four to one against the soldier—even including Prudential Assurance agents! What is the reason for this startling fact? Dr. Westcott points out that the chief causes of suicide are disease, poverty, alcoholism, attacks of pain, disappointment in love, and fits of passion. Let us look at them.

Disease.—This does not apply to the soldier. No chronically diseased men are retained in the Service.

Poverty.—If we are to believe Lord Haldane, every private soldier is as well off as a skilled artisan.

Alcoholism.—The soldier is not, and cannot be, a drunkard. Before he could get in a chronic state of alcoholism, he would find himself under lock and key.

Attacks of Pain.—This certainly does not apply to the soldier, as immediately upon feeling the slightest pain he consults the doctor.

Disappointment in Love.—This, as a suggested cause of suicide would make the soldier laugh. As a rule, one sweetheart more or less makes no difference to him.

Fits of Passion.—Of the six causes of suicide given by Coroner Westcott, this is the only one which touches the soldier. And if it were not that he usually either is, or soon makes himself, a "pachyderm" of the thickest possible skin, the number of military suicides would be ten times as many.

Worry, worry, worry dogs the soldier's life. If I were to deal with half the letters of complaint that I receive in a week from men in the Service, I could more than fill every column in JOHN BULL. The soldier has to bear the brunt of what the late Sir Charles Dilke stigmatized as "a barbarous Military Code." He is bound to obey stupid orders, issued by stupid people. The fault does not lie with the officers. The people who are to blame are the Army Council. The Army system of to-day is an eighteenth-century system.

TROUBLE AT ALDERSHOT.

Before me I have a bundle of letters from soldiers which have reached me during the last ten days. To write to the Press is a breach of military discipline, and if the authorities knew the names of my correspondents they would certainly be severely punished. These men, however, know they can trust me, and, having their confidence, I am often able to help them. It may be asked, why don't they complain to their com-

manding officers? Some of them have, and have received no satisfaction. Others have asked to see their chief, but have been refused permission. A private soldier dare not approach a commissioned officer without first of all getting permission from a non-commissioned officer. A ridiculous regulation, surely! So these men, being unable to get their grievances righted, pitch the regulations to blazes, and tell me their troubles. Of these letters I pick out six—all from the same regiment at Aldershot, and containing the same allegation—namely, that the men are being swindled out of either money or clothes. Now I don't believe every yarn a soldier tells me, but when I get such corroboration I know there must be some truth in the statement, for these men would never let each other know that they had written. Just a word to that commanding officer. There's trouble brewing in your regiment, sir. Your late Q.M.S. is the main cause of it. Men don't like to have so much of their pay deducted in a lump that they have only a shilling a week to draw—and this through no fault of their own.

NEW CLOTHING FOR THE CORONATION.

I note that many men of the Guards have been "put down" for new tunics and new trousers for wear on Coronation parade. I can see that fine body of men at inspection, and I can see the officer moving slowly down the ranks, looking each man up and down carefully. A colour-sergeant follows him, notebook in hand. "Put him down for a new tunic," says the officer. And "down" goes the man's name—and scores of others besides—in the colour-sergeant's book. On parade the men say nothing. But when they get off it, they make the air "blue." And well they might, for a Guards' tunic is expensive. I need hardly mention that this extra expense falls on the men.

SUICIDE PREVENTIVE ORDER.

I have the latest Army Medical Report before me, and find that for some reason or other—and, I believe, for the first time in Army annals—the number of men who committed suicide during the year has been dumped in with those who have been injured. Can it be that the increase of suicides among the troops was so great as to be too shocking to print? I am quite aware that a couple of years ago the Army Council issued an order which they imagined would have the effect of stopping such rash acts. The order was a model of baby wisdom. The troops were gravely informed—and those of them who had any imagination must, as the order was read to them, have seen the wig of the War Secretary nodding—that any man committing suicide after a certain date *would not be allowed the privilege of a military funeral!*

Lord Haldane was probably thinking of the measures taken to stop the epidemic of suicide among the young Milesian virgins, referred to by Plutarch. But there is a difference in the temperaments of soldiers and maidens.

And what is the latest order issued by the Army Council? The commanding officer at Parkhurst, who dared to go and speak the truth at the Coroner's inquest, is to be removed to another station. Are they trying to drive another man to suicide? Officers are none too well paid, and the removal from one station to another probably means hundreds of pounds out of this officer's pocket. It also is taken as a mark of official disapproval—a black mark—which indicates that the person against whom it is placed should be watched.

THE AKBAR REFORMATORY SCANDAL.

AN APPEAL FOR THE MAN A' D WOMAN WHO FORCED THE ENQUIRY.

Here is a letter from Mrs. Adam, the late Matron of the Heswall (Akbar) Reformatory School, who, with her husband, the Schoolmaster, resigned rather than remain party to the atrocities we have exposed. Both Mr. and Mrs. Adam hold excellent credentials, and if ever there were a case deserving attention, surely here is one:

I do hope you will not think I am taking too great a liberty in writing to you on my husband's behalf.

During the last twelve months, since leaving the "Akbar" Reformatory, he has been out of employment for seven months; occasionally he has obtained temporary work, and I have assisted him by going out private nursing.

My husband has done his utmost to obtain a permanent post, but every door seems closed against him, and I am afraid the official influence has been at work in every quarter. We were hoping to obtain a joint appointment in the Church Army Homes, but this has had to be given up after the Bishop of Chester's letter appearing in the papers.

Many good people have looked on and praised us for our action, but they do not seem to understand that we have to live.

Next week the people in Heswall intend holding a public indignation meeting to protest against the way the Enquiry was conducted; they are also getting up a petition requesting the Home Secretary to withdraw Mr. Masterman's name from the Committee appointed to enquire into reformatories, and I believe a public subscription is also being got up for us.

But we do not want money or recompense of any kind for doing our duty. All we require is work; it does not matter what kind. Can you not help us to obtain something? I shall be most grateful if you can do so.

My husband is a good clerk and bookkeeper, and has had considerable experience in Poor Law, besides reformatory work. I am a trained nurse, and have also had experience in Institution work.

If any reader of JOHN BULL can come to the assistance of this deserving and high-minded couple we shall most happy to bring the parties together. In the meantime, we shall be pleased to receive subscriptions to the Fund which is being got together, and to which we have, ourselves, pleasure in subscribing ten guineas.

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A DEVONSHIRE BURIAL SCANDAL.**A WORD WITH THE RECTOR OF HEANTON.**

Arthur West was born at Wrafton, in the parish of Heanton, North Devon, in May, 1829. His parents and grand-parents had always resided in the parish. His wife, who died on November 14th, 1894, was also born in the parish, as well as her parents and grand-parents. She was buried at Heanton Churchyard by the side of her two sons and two daughters; her parents and grand-parents are also buried there. At the time of her death her sons were anxious to erect a stone to her memory, but the father informed them that it was against her wish that this course should be adopted, as she desired that the stone should be erected after her husband's death, so that it should bear both their names.

Arthur West remained in the village of Wrafton four years after his wife's death, when, in consequence of his house and effects being destroyed by fire, he was compelled to live with his son at Braunton, the adjoining parish.

The son's house was $1\frac{1}{2}$ miles from Heanton Church, which stands on a hill, but notwithstanding this Mr. West attended there regularly twice each Sunday—as he had done for 55 years previously. Then, through his advanced age, he was compelled to cease visiting there, and attended the Braunton Church instead, a stone's throw from his son's house.

Now Mr. West, who had been a ratepayer for upwards of 60 years, died on Sunday, March 5th last, his age being 82 on May 6th, 1910. He appealed most earnestly to his sons that they should bury his remains in or by the side of his wife's grave and his children's grave, and they assured him that this should be done.

On the following day two of his sons saw the Rev. C. Pope, the Rector of Heanton Parish Church. They informed him of their father's death and asked that he should be allowed to be buried in the churchyard. This was Mr. Pope's reply:—"Your father was not residing in this parish, therefore you must bury him in the parish wherein he resided."

Mr. Pope not having been long in the parish, it was explained to him how long Mr. West had been a ratepayer there, that his wife was buried in the churchyard 17 years ago, as well as her 4 children, and that it was the father's wish to be buried in or near them. To this he replied, "I cannot allow it," and shut the door.

The brothers ascertained that a Major Evans, who died after residing at Braunton a short time, was buried in Heanton Churchyard by consent of Mr. Pope; the deceased gentleman was an entire stranger to the neighbourhood. Thereupon the sons wrote and asked Mr. Pope why he permitted a stranger to be buried in the churchyard but refused them permission to bury their father there. Mr. Pope replied that the churchyard was very crowded, and he thought it wise to exclude non-parishioners, though he added, "of course I am at liberty to relax the rule if any special case commends itself to my judgment for exception."

Surely Mr. West's case was a special case; and as to the overcrowded churchyard, we are assured there was no reason whatever why Mrs. West's grave should not have been opened to receive the remains of her husband.

It is cases like this which shake the hold of the Church of England upon its humbler members.

"FRAUD OF INTERNATIONAL EXHIBITIONS."**DISCLAIMER BY MR. JOHN KEYZOR.**

Mr. John Keyzor, Director of the International Trade Exhibitions, Ltd. (which has been established for 17 years, and organises many important trade exhibitions throughout the country, wishes to make it quite clear that neither he nor his Company is in any way connected with the Joseph Kaiser, "Commissioner-General and Official Delegate of International Exhibitions," and the "Great International Exhibition of Arts and Manufactures" which was announced to be opened at the Palais d'Orléans, Paris, on May 4th, which we criticised. We are pleased to give this disclaimer, and sympathise with Mr. John Keyzor in regard to the unfortunate similarity of names.

YOUNG EGYPT IN ENGLAND.**A WARNING TO TRADESMEN.**

We have had several complaints as to the conduct of young Egyptians temporarily resident in London. Most of these young men are sons of well-to-do Egyptians, and have come over here for the purpose of study. Some of them go to the Universities. Most of them receive substantial monthly allowances. They dispose of them almost immediately, and for the remainder of the month they appear to occupy themselves, when not in bed, in trying to raise money from acquaintances and tradesmen by false pretences.

We may give as an illustration a rather bad case—that of Abelgawad Abu Hussein. This young man is the son of a well-known Egyptian, Sayed Pasha Abu Hussein, of Tala, Egypt. He was at Oxford until sent down last year, and since then he has been supplementing the income allowed by his father, which is never less than £30 a month, and is often £40, by indiscriminate borrowing by means of false pretences and upon worthless cheques. One of his creditors wrote to Jesus College asking the Bursar to pay a small debt out of the moneys which came into his hands. The Bursar's reply is as follows:—

I regret to say that Mr. Hussein's fees for the term exhausted the amount of money which was deposited by a relative of his as a security. Mr. Hussein's name has been removed from our books.

Mr. S. Madawar, of 25, Regent Street, appears to have been very kind to this young man, and to have lent him various sums of money, and done him other good turns. The straits in which he found himself at times may be gathered from the following letter addressed to Mr. Madawar:—

Will you please lend me your overcoat until the 2nd March, 1911, as I have pawned my overcoat and am suffering from a cold? You will do me a great favour. I give you here my pawn ticket for my coat and also my glasses which is one missing. You can keep them as security until 2nd March, 1911.

Mr. J. Bonin, of 24, Charles Street, was another of the persons who lent the young man money. In return he got the following order upon the Pasha:—

To His Excellency Sayed Pasha Abu Hussein, The Bank of Egypt, Cairo.

I hereby order and request his Excellency Sayed Pasha Abu Hussein, of Tala, to pay at sight J. Bonin the sum of £20 5s. from the Bank of Egypt, Cairo, through J. Bonin, Esq., Midland Bank, Tottenham Court Road, London, money to be paid from my father's account at his credit.

A. G. A. HUSSEIN, Jesus College, Oxford.

This remarkable document was sent to Egypt and was not honoured, the father pleading that he had no knowledge of the debt, that he had no moneys belonging to his son, and was not responsible for the obligation.

Not content with borrowing money upon the strength of bogus drafts upon Egyptian banks, this young man Hussein sent a bogus cablegram to his father in the hope of raising money. The cablegram ran as follows:—

Sayed Pasha, Tala.—

Cable £200 for your son's Abelgawad Abu Hussein funeral. Address 25, Regent Street, London.—MADAWAR.

Mr. Madawar assures us he knew nothing whatever about this cablegram, and had nothing to do with sending it. The father appears to have taken no notice of it.

We have directed attention to the misdoings of this young Egyptian with the object of warning tradesmen and others to be on their guard when they are approached by him, or some of his compatriots. It seems strange that business men, or men engaged in any sort of trade in London, should be capable of being gulled by such transparently worthless documents as those we have quoted. But it is also astonishing what people will do in such matters, especially when the rogue is a foreigner with a high-sounding name.

THE NATIONAL CASH REGISTER COMPANY.**A BOLD POLICY.**

The National Cash Register Company, at whose instance an action for libel is now pending against our Editor, has also brought an action for "conspiracy," in the Court of Common Pleas, Montgomery, Ohio, and has joined us and the National Cash Register Users' Protective Association as defendants!

THE GREENWICH OBSERVATORY.

A PLEA FOR THE SUPERNUMERARY COMPUTERS.

We have received complaints as to the way in which the Government acts towards the subordinate employes at the Royal Observatory, Greenwich. The case as stated to us may be summarised as below:—

The whole of the work of this institution is carried out by the following:—The Astronomer Royal, 2 Chief Assistants, 6 Assistants, 11 Established Computers, who comprise the permanent staff, and 26 *Supernumerary Computers*. The sole work of the permanent staff is to examine the work performed by the Supernumerary Computers, and I might add they do not examine all of it, as the Supernumerary Computers examine each other's.

These Supernumerary Computers, although in many cases quite as proficient as the Established Computers, have to bear the major part of the mass of calculations which are always waiting to be performed. It is the hopeless case of these I wish to set before you.

Youths between the age of 14 and 18 years are eligible to compete for these posts. The examination is far from the easiest type, and includes among other subjects, Trigonometry (Plane and Spherical), Euclid, Algebra and Mathematics generally.

From the above it is evident that something more than the ordinary School Board education is necessary before the competitor can hope for success. The successful candidate commences his duties at a salary of £3 per month, which, if he be only 14 years of age, is not so bad. But after being at the Royal Observatory nine years the maximum pay is reached, which is the princely sum of 25s. per week, and not only that, but upon reaching the age of 23 years, he is discharged, no matter how proficient he is in his work, to which he has given the best years of his life. The mathematics and kindred subjects which have been acquired in this period become absolutely useless, as men are not wanted in the market unless having had a good business experience. So they swell the already overcrowded unskilled labour multitude.

This rotten system seems to be maintained by the Government solely to save money. They seem to think that when they force these men to retire, and fill their places with inexperienced youths, by the decrease in wage money is inevitably saved. But astronomy is not learnt in a day, and until the youthful astronomer becomes conversant with the most important branches of the art, mistakes innumerable are continually made, and therefore corresponding time wasted.

It seems to us that a case is made out which requires an answer from the Government.

"MISS TOLLEMACHE."

A SUSSEX LADY AND HER SERVANTS.

We have been asked to address a word of warning to servants and others who may be induced to apply for situations offered by Miss Tollemache, of Garden Lawns, Aldbourne, Hassocks, near Brighton. Miss Tollemache belongs to the ancient family of that name, keeps a sort of a farm at Hassocks, and from time to time advertises for servants. Recently John Randall noticed her advertisement, applied for the situation, was accepted, and went to Garden Lawns. Arriving there on Friday, nothing happened that night. Next morning Miss Tollemache went out for a drive, and on her return complained that Randall had not got lunch ready. His answer was that he had not been instructed to get it ready, and as all the food was locked up he could not have prepared it even if he had been instructed. She thereupon turned him out of the house and locked the doors. He asked her to let him serve out the week and he would leave quietly. She refused. He then asked her to let him have his clothes. She refused. He then went to the police station and brought back with him P.C. Goodsall. Thereupon Miss Tollemache threw his clothes piece by piece out of the window. A few weeks earlier she had been summoned by a maid servant for assault in the middle of the night. The girl was not only assaulted, but turned out on the roadside. Miss Tollemache was fined 10s., and costs.

Miss Tollemache appears to be notorious in the countryside for the harsh way in which she treats her dependants. We draw attention to the matter in the hope that this paragraph may be seen by servants on the look out for employment, and may prevent them from accepting a situation with this very strange employer.

THE BATTERSEA DOGS' HOME.

A TRIBUTE.

We have pleasure in publishing the following letter sent us by a lady:—

With reference to the "Dogs' Home," may I, as a quite unprejudiced outsider, state my experience? You always like to hear both sides of a case, I know. Some years ago I lived for a time in a flat at Battersea Park, and being an abnormal dog-lover, I was frequently in and out of the Home. I must say I often saw dogs searched for and claimed by their owners. On one occasion when I was there a huge St. Bernard was brought in by the police—he was given a "house" to himself, and was there a day-and-a-half. On the second day I met a liveried footman leading him away. I myself have lost two dogs at different times in London and found them both at the "Dogs' Home." On one occasion it was an Irish Wolfhound who, accustomed to following anything on wheels, followed a friend of mine unknown to her, behind an omnibus, till, I suppose, he lost sight of it among others. He was taken up by the police late that night wandering about Oxford Street and taken to the Home next morning, where I found him later in the day. Again, on Christmas Eve a year-and-a-half ago, an old smooth-coated Airedale—my constant companion for seven years—managed to disappear from some rooms at which I was staying in the neighbourhood of Fulham. At the time I had no permanent home, so was unable to put an address on the dog's collar, only my name. I wrote to the "Dogs' Home" when the dog failed to return that night (he was used to wandering about alone), and asked them to send me a wire should he turn up there. Three days later I received a wire from the superintendent saying a dog answering to my description had been brought in that morning, so I sent a friend who knew the dog to fetch him next day.

With regard to the law compelling the police to keep a dog three days before sending it to the Home, the superintendent at one of the police stations told me that as there was no proper accommodation for dogs at the stations they were called for daily and taken to the Home; but they are kept there *seven days* instead of three before being destroyed or sold. I once wanted to buy a little dog I saw at the Home, but was told it had only been there three days, so I could not have it for another three. By then I am glad to say it was claimed, which proves that to be a true statement. Again, descriptions of dogs found by the police are not circulated from one police-station to another; therefore, if a dog lost at Hammersmith wandered to Chelsea or Bloomsbury, and was taken in by the police there, the owner might enquire daily at Hammersmith and hear nothing of it. So it seems to me better there should be a general "dumping ground" where enquiries can be made from all districts.

I know nothing, of course, of the "balance-sheets" you speak of and how the money is spent, but the charges made for dogs taken in by the Home seem to me rather excessive. My Airedale was only there 24 hours and I had to pay 4s. or 5s. (I forget which, as I did not go myself to fetch him), and the only food provided is dry biscuit, I believe. No doubt the owners are always so glad to recover their lost pets that they hardly notice it if the charges are high. The tariff for buying a dog is always 5s., 7s. 6d. and 10s., according to size more than value.

I merely state these facts out of fairness, being just my experience of the Home.

THE EDINBURGH ROYAL INFIRMARY.

WHERE WAS THE DOCTOR?

We have been informed that a few days ago, between the hours of 6 and 7 o'clock, a man in the employment of a large engineering firm in Edinburgh had three fingers of his left hand badly smashed by a circular saw. He was at once taken to the Royal Infirmary in a cab, but on arriving there he was informed that he could not be attended to until the Professor arrived at 10 o'clock. The man was suffering great pain and had to go about for 5 hours without a proper dressing.

Surely there is something wrong with a large establishment of this kind when there is not a capable doctor on the premises to attend to cases such as the one given above? We are assured that the case is not an isolated one.

THE "JOHN BULL" BIOSCOPE.

A series of Bioscope views depicting how JOHN BULL and Mrs. Bull are produced, is being shown in various towns and cities on the cinematograph of the "John Bull Entertainment." To-day (Thursday) the car will be in Midhurst (The Market); Friday, Petersfield (The Market); Saturday, Haslemere (White Horse Yard); Monday, Godalming (Old Station); Tuesday, Guildford; and on Wednesday, Farnham—and readers and their friends should not fail to see these well-known periodicals "in the making."

STATE INSURANCE: SOME POINTS AND SUGGESTIONS.

By T. GOOD.

Apart from broad principles, there are several points of detail connected with the Government scheme of compulsory insurance calling for special comment, if not adverse criticism. In the first place, it is quite pertinent to ask why it is proposed to set up a scheme of universal insurance against sickness before a similar scheme of unemployment insurance is established. It is proposed to cover the whole of our workers in regard to sickness, but only about one-sixth of them in the case of unemployment. Why? The present Home Secretary, when he presided over the Board of Trade, declared that unemployment was "the problem of the hour." Time after time members of the Cabinet, including the Prime Minister himself, definitely promised early and comprehensive legislation in the special interests of the unemployed, not only in the last Parliament, but in the Parliament before that. Indeed, unemployment legislation was promised long before sickness insurance was even mentioned. There has been no movement for invalidity legislation, as at present understood, worth mentioning. Yet, according to the plans of the Government, we are to have universal invalidity legislation as soon as possible, while the needs of five-sixths of the workers under the head of unemployment are to be put off for treatment in the dim and distant future. And the Labour Party is content to have it so!

UNEMPLOYMENT FIRST.

If we are to have compulsory insurance against unemployment and sickness—the two schemes to be run separately, and one to be launched practically complete at the beginning, while the other is to come by steps and stages—surely the out-of-work scheme should be completed first. Already the vast majority of our workers are members of friendly societies or sick clubs of some kind—they are insured against sickness. But not more than one worker in about every twenty is insured against that ordinary unemployment which is now one of the commonest events. We have five out-of-works committing suicide in one coroner's district in a fortnight, and hundreds of thousands of our best workers clearing out of the country.

Besides, in a State scheme of working-class insurance against sickness and unemployment, to the support of which both employers and workmen have to contribute, what real need is there to run the two risks separately? A workman is liable to temporary loss of work as well as health. In either case he needs aliment—£ s. d. aliment—and if the State is going to undertake the business of insuring him against both risks, why have two separate contributions from both employers and men, two separate funds, two separate scales of benefit, and two separate managements? Sickness may not be ordinary unemployment, but in a State scheme of insurance they are both matters of pounds, shillings and pence.

WHY INTERFERE WITH FRIENDLY SOCIETIES?

And why, indeed, should the administration of the State invalidity fund be vested in voluntary friendly societies? This means, ultimately, State control if not absorption. Why not leave these commendable institutions alone? The Government plan is to entrust the payment of sick benefits, compulsorily paid for, to "approved" friendly societies. See what this means. There are any amount of good, sound, worthy, well-managed societies which could hardly be expected to pass as "approved" ones under a Government examination. They would not be considered actuarially "solvent." Their failure to pass as "approved" societies would shatter their prestige in the eyes of the unthinking portion of the democracy. On the other hand, those few societies which stood the test, and became parts of the machinery for the administration of this vast State scheme, would suddenly be saddled with duties, responsibilities, and obligations which might upset their whole organisation. They might be deluged with hundreds of thousands of new members—good, bad and indifferent characters—practically thrust upon them by law. It is quite conceivable that the good, voluntary, thrifty members who have built up these great societies—who joined them with never a shadow of suspicion that they would be converted into outdoor pauper relief agencies—will find themselves swamped by the con-

scripts. On the other hand, it is possible that a State-guaranteed 10s. a week sick benefit will draw many members away from the voluntary societies. The 10s. a week is too high, in view of our huge network of societies, clubs, &c., and the bulk of the workers will find the multiplicity of contributions too heavy. By no possible stretch of imagination is it conceivable that a Government plan on such a generous scale will benefit, aid, or encourage our friendly societies or any voluntary effort; but it is manifest that the scheme may hit and damage these institutions in a multitude of ways. If we are to have State insurance, let it be State insurance. Let the scheme be as absolutely independent of all voluntary societies and agencies as the Post Office, or workhouse, is. Insure all men for a moderate minimum of benefit in case of misfortune, leaving them to join, or insure with, voluntary societies for benefits over and above those of the State scheme, at their own absolute discretion. Let the voluntary societies continue to be voluntary. A much more simple, economical, and just method in this country (which is not Germany) of working a vast State insurance scheme—a scheme which be it noted, cannot be administered without enormous bookkeeping and a huge army of officials—would be boldly to nationalise the collecting industrial insurance societies, and employ their offices, officials, and agents in collecting the contributions, paying the benefits, and keeping a general supervision over the insured. The agents of these societies, being trained to the business, are the most efficient people to administer the scheme, and as, in the case of the mutual collecting societies, there are no proprietary shareholders to deal with, the process of nationalisation would be comparatively easy. The Government would have both men and machinery to work the scheme,

INSURANCE BY TRADES.

In connection with the unemployment part of the Government scheme, take, for example, the "insurance by trades" idea. It is said that we already have the practical example of insurance by trades in the case of those trade unions which grant out-of-work pay to their idle members. True, in the trade union world, and within strict limits, we have separate funds for separate trades; but the trade union principle is scarcely applicable to a State scheme intended to cover unskilled as well as skilled men. The trade unionist, having served an apprenticeship to one particular branch of industry, is not a general worker, or "handy man," and he does not, as a rule, take up any trade or occupation save the one to which he is specially trained. Therefore, insurance by trade unions is quite practicable. But with our so-called unskilled men—our general workers, who frequently flit from one industry to another as circumstances warrant—it is otherwise, and to set up insurance by trades, covering unskilled as well as skilled, would provoke considerable dissatisfaction and work some mischief. Many men are employed in different industries at different seasons, and these men, under a scheme of insurance by trades, would need to be members of several different funds at once, or else remain wedded, even when unemployed, to one particular branch of industry. Besides, if the Government adheres to its intention of applying compulsory insurance to only a few specified trades, at the beginning, leaving others out of the scheme, numbers of unskilled men will tack on to the insured trades simply in order to escape the uninsured ones. Having once secured a job in a covered trade, and qualified for out-of-work pay, they will take pretty good care not to find employment in an uncovered occupation.

WHAT IS NEEDED.

What is needed is a scheme so simple that every one can understand it, so universal that no worker is left outside its scope, and so equitable that no association, society, trade, or class is singled out for special favour or disfavour. We want sickness, invalidity, old age, accident, ordinary unemployment and death covered by one fund, with one uniform rate of contributions and one uniform scale of benefits; and for the efficient administration of the scheme we want the nationalisation of all the industrial insurance and collecting societies and their staffs.

A MILITARY OUTRAGE.

MILITARY MARTINETS FLOUT MAGISTRATES' ORDER.

We wish to make it perfectly clear to the Military authorities that the facts of this case have not been communicated to us by either of the parents of the victims of the outrage. It is necessary to make this statement, because further punishment might be inflicted upon the father if he communicated with the Press.

Staff Quartermaster-Sergeant Stickney, of the Army Ordnance Corps, is a married man, with four children, and he and his wife are anti-vaccinationists. Now the Vaccination Acts of 1898 and 1907 provide that parents who have conscientious objections to the vaccination of their children can, by making a statutory declaration before a magistrate, obtain an exemption order. Sergeant Stickney had been successful in obtaining four such orders in this country. In the early part of last year he was deprived of warrant rank, because he was "wanting in tact and judgment." Presumably, this is a new description of a man who has the audacity to think for himself, and who dared to take advantage of an Act of Parliament.

In January last, Stickney, with his wife and family, were ordered to embark for South Africa. Then his troubles commenced. The medical officer on the Government transport wished to vaccinate the four children. The sergeant presented his exemption orders, but on arrival at Cape Town he was placed in arrest, and charged with "conduct to the prejudice of good order and military discipline." His wife and children were ordered back to England. Finding, however, that they could not prevent the landing of the woman and children, the military authorities released Stickney, and allowed him to proceed to Tempe, according to his original orders—his wife and family accompanying him.

On arrival he was informed that his wife and children would not be allowed to live with him, neither would his children be permitted to attend the military school. He was then placed in arrest, and his wife and family were removed to quarters three miles away. A sentry was placed as guard over them, and they were not allowed to communicate with any other married people, although the whole family were in a perfect state of health.

The sergeant was tried by Court Martial, the sentence he received being that he was to lose five years' seniority. The day following promulgation of sentence, an officer, with a vehicle and a party of men, went to the wife's quarters to turn her and the children out. The poor woman fell into a state of collapse, and to prevent her reason going altogether, her husband consented to his children being vaccinated. Such are the facts of the case.

We are not going to mince matters. The treatment of this family is a damnable outrage. While in this country, Stickney had obtained exemption orders, according to the law of the land. The military authorities never interfered while he was on this side of the water—when the family were medically examined, before embarkation, the question of vaccination was never raised. But so soon as they were away—from what the authorities considered the public gaze—bullying tactics were applied.

We express no opinion as to the efficacy or otherwise of vaccination. All we say is that if parents have obtained exemption orders from British magistrates, these orders ought to be respected in the British Empire—even though a parent be a soldier. An employer of labour would, of course, have the right to refuse work to a person who would not have his children vaccinated, even as he would have the right to refuse to employ anybody who had not blue eyes and golden hair. The Army, however, is under the control of Parliament, and Parliament passed the Vaccination Acts of 1898 and 1907.

These military martinets fail to understand that, like the sergeant, they are servants of the State.

"HEALTH CULTURE."

Apropos of our recent remarks with reference to the above, a representative of the firm has paid us a visit, produced all its publications and charts, and claims that it is meeting a public need. We have carefully perused these publications and are still doubtful as to the wisdom of the "Health Culture Co.'s" methods—especially its use of the medical jargon to which we have referred.

HUMAN DOCUMENT.—CXII.

A CRIPPLED BRISTOL WAISTCOAT WORKER.

A lady makes the following appeal to us. We have been in correspondence with her, and we are satisfied that the statements of her letter may be relied upon. If any of our readers will lend a helping hand, we shall have great pleasure in being the medium for remitting the assistance tendered to this sorely-stricken woman:—

I am writing to you on behalf of a very poor woman in Bristol. I have known her and her sisters all my life. They are a most hardworking and deserving family. This particular one is almost blind, which makes it very difficult for her to work at the waistcoats she has always done, in addition to which she is crippled with rheumatism. She is nearly sixty years of age, and has been an invalid for many years. Up to last month, she was allowed half-a-crown a week for her rent by a lady interested in her sister, but owing to other calls, her benefactress has said that she must discontinue this in future.

If you wish for any further particulars I shall be pleased to give them, or could forward names of families locally who would give you any information you desire. The woman has now been ill since Christmas, and is in dire need. She is supported by her sister, also an extremely delicate woman, who gives all the wages she earns as a children's nurse to helping her. She has done this for many, many years, and, in consequence, has never been able to save anything herself for her old age.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named: CXXXVI.—"Inflex," 2s. 6d.; "Evelyn Celia," 1s. CXXXVII.—"S. D.," 1s.; "Walma," 7s. 6d. CXXXVIII.—"Suburban," 5s.; "Kensington," 5s. CXXXIX.—D. J., 2s.; "Pickmore," 5s.; E. A. R. C., 1s.; "Kiddie," 6d.; "Colossus," 2s. 6d.; G. F. C., 2s.; A. D., 5s.; "Hudoc," 5s.; G. M. S., 2s. 6d.; M. C., 1s.; H. G. W., 2s. 8d.; A. A. S., 1s.; "Nemo," 2s. 6d.; G. B. D., 5s.; "Daor Trebla," 6d.; M. H., 2s. 6d.; "White Paint," 2s. 6d.; "Maud H.," 2s.; "Eric," 5s.; "Orangeman," 1s.; H. B., 1s.; "Elstow," 1s.; "Sorry," 2s.; "Sharman," 1s.; B. W. S., 1s.; W. C. W., 2s. 6d.; F. H. P., 2s. 6d.; D. D., 1s.; "Birdcage," 10s.; J. H., 3s.; E. M., 1s.; "Critic," 1s.; J. J., 5s.; "Raffles," 1s.; G. M. S., 2s. 6d.; M. S., 3s.; A. B. C., 9s.; G. A. S., 5s.; W. J. J., 1s.; E. S., 20s.; "The Trio," 7s. 6d.; A. B., 10s.; E. L., 2s.; A. A., 4s.; L. C., 1s.; W. W. C., 2s. 7d.; J. H. N., 2s. 6d.; "Sarah C.," 1s.; A. M. G., 2s. 6d.; "A Foreigner," 1s.; R. J., 1s.; W. J. M., 5s.; W. H. W., 1s.; R. H., 2s. 6d.; R. B., 20s.; M. L., 10s.; "Condiment," 2s.; "Madcap," 2s.; "Pigheaded," 1s.; "Tinribs," 1s.; "Auld Reckie," 1s.; "Anonymous," 5s. CXL.—"Honest Freemason," 5s.

A WAY THEY HAVE IN THE NAVY.

A GENUINE GROWL FROM A SAILOR'S WIFE.

From the following letter it seems that at least one of our Jack Tars has used discretion in the selection of a wife.

A few weeks ago you drew attention to the Surrey police being a fortnight behind with their pay. I should like to draw your attention to a much worse case. When H.M.S. *Indefatigable* was first commissioned, the Captain had all the Petty Officers fall in and told that whilst at Devonport the system of weekly payments would be continued. A good start was made the first week. No pay was issued. The second week a fortnight's pay was issued. The next week, no pay again. Then another fortnight's. On Good Friday another fortnight's pay was due, but only one week's was issued. Since then none.

Four days' leave was given at Easter, but some of the men had no money to pay their railway fares. Two men were arrested for travelling without a ticket.

I ask you how do the authorities think the wife of a sailor is going to manage under these conditions?

EASTER LEAVE IN THE SECOND DIVISION.

We learn that most of the crew of this Division come from Portsmouth, Chatham or London. Proceeding to give Easter leave, the vessels passed Chatham and Portsmouth to Portland, where the sailors were allowed to go ashore for a few days. Is it too much to ask the Admiralty why these ships could not have put into Chatham or Portsmouth, where the men would have been able to get home at a reasonable cost? If a thing like this happened in America, we should suggest "Graft." In this country, we can only put it down to stupidity.

"FINE FEATHERS."

SOME CRITICISMS OF OUR RECENT ARTICLE.

Since we wrote about Fine Feathers and the attempt of sentimentalists to stop the harmless trade in plumage, we have received a letter and a pamphlet from a Mr. James Buckland, who appears to be one of the prime agitators in the matter. He seems to us more voluble than convincing, but we are always ready to hear both sides, and have pleasure in publishing his version.

He considers the purchase and sale of feathers "the most inhuman, illegal, and disastrous traffic that has existed since man became what he is." In other words, much worse than the opium traffic, or the slave traffic, or the white-slave traffic, or the mutilation of Congo natives who are slow in collecting rubber. He asks, "Are you aware of the millions that are lost in food stuffs every year to India alone on account of the slaughter of her birds for the feather market?" Our answer is in the negative, for we believe the Indians are shrewd enough to look after their own interests, and their trade in plumage cannot be extensive, seeing that they can export only by smuggling. So far as we can learn, the only result of prohibiting the export of feathers from India has been that valuable materials have been left to rot in the fields.

"Nothing," he exclaims in bombastic frenzy, "can so sharpen human ingenuity as the desire of gain, and no check, no stay, the smuggler fears." The instances of smuggling cited in the pamphlet do not, however, seem to amount to very much. A few cases of feathers may have been shipped under the description of cow-hair or horse-hair, but that is all. Let us for the moment admit Mr. Buckland's argument: It is not a bit of good prohibiting exportation from India unless you prohibit importation over here also. Yes, and prohibiting over here is equally useless unless prohibition is adopted by every other civilised country. Where is the humanity in suppressing the British market simply for the benefit of foreign ones?

Mr. Buckland grows almost hysterical in describing cases of alleged cruelty to egrets. In contradiction of our statement that natives never dream of killing egrets, he asserts that they have to be shot down on their breeding-places, but his only authority is the report of an Australian ornithologist, who related a solitary instance of some fifty birds having been shot on their nests.

In any case, there is no excuse for being silly. Mr. Buckland's informant observed that "it was a pitiful sight indeed to see these starvelings"—that is, the baby egrets—"with outstretched necks and gaping bills imploring the passing birds to feed them." Surely anyone who has ever explored a farmyard must have noticed juvenile chickens asking for breakfast in precisely the same way. Yet Mr. Buckland's comment is: "As fearful a sight as ever chilled human veins!"

We have also received a letter from Major W. H. Edwardes, in which he says that "Your correspondent's plea that the traffic in what he describes as 'raw plumage' should be encouraged because it gives employment to French workmen in Paris is not an argument which will find ready favour with your readers, especially when they realise the fact that this industry involves the ruthless slaughter of birds of plumage and of song, in some cases this slaughter being coupled with barbaric cruelty." The statement that changes of climate and varying conditions of existence tend to the disappearance of the more delicate birds is, in the opinion of Major Edwardes, an argument in favour of the preservation and protection of those that survive.

"If," continues Major Edwardes, "as is asserted, 'natives never dream of killing an aigrette' (known to ornithologists as the egret), all I can say is that the native sets an example well worthy of imitation and it suggests the query as to who does slaughter the egret. These much-sought-for plumes are obtained under the most cruel conditions. They only appear as a sort of extra adornment in the pairing season and at this time, when the bird is nesting, her desire to protect her young and not take flight renders her a comparatively easy prey to the plume-hunter. She is shot upon or near the nest and the plumage is often torn from the dead or dying mother, together with the skin, and a partially flayed and mangled body is left dead or dying, while the young are left to starve."

MORE MAY MEETINGS.

By RICHARD MORTON.

The month of May, for some unknown reason, is the period set aside for the annual meetings of societies organised by philanthropists, missionaries, busybodies and faddists. The town is full of the exploiters of alms and charity, and many fearful wildfowl are to be met with. Great quantities of words are spoken from desk or platform, and a number of the speeches are duly reported in the other journals. We, as usual, make a point of recording proceedings that are unaccountably missed by our contemporaries. The May Meetings described by us as follows are our own exclusive accounts, and will not be found reported in any other journal:—

Society for the Propagation of Rational Dress in China.—It was, on the whole, a satisfactory report that was submitted by the chairman, Sir John Large Lungs. He said the subscriptions had been entirely swallowed up by the expenses, and there was a substantial balance owing to the bankers, but what was that in comparison with the fact that one Chinese lady, Hi-ti, of Tid-le-hi-ti, had been converted to their way of thinking and had adopted the rational dress, not, perhaps, in its entirety, but to the extent that she was, at that very moment, wearing bloomers? It was true the lady only wore them indoors, after she had locked herself in her room, but it was a great victory for them. It was the thin end of the wedge. It was necessary to appoint a new chief traveller in China, for their late chief had retired on a large fortune, accumulated by smuggling opium into the prohibited areas. A resolution of satisfaction at the progress made was carried, and a new subscription list opened.

Mission to the Fandango Islands.—The Earl of Hopscotch read a picturesque report from their missionary, Brother Comfort, who, eighteen months ago, went out single-handed to these beautiful but barbarian regions, taking his life in his hands and a thousand pounds, the moneys of the mission, in his pocket. Their brother announced that he had built himself a convenient house with the money, and was now handsomely installed. He needed more money for household and other personal purposes, and suggested a fresh subscription list. If any funds remained after he had taken what he wanted, he proposed to set about building a mission-hall. The report was adopted with cheers, and many donations promised.

The League of Loincloth Lovers.—In a passionate appeal, the president dwelt upon the objects of the League, which is the constant supply of loincloths to otherwise naked savages, so that no black man need ever be without an article of attire so necessary to him. It was awful to contemplate the anguish of a savage when his sole garment was worn out, and he had not the means of procuring another. The thought of a black brother in such a predicament was enough to make an Englishman blush. Let them, therefore, give their gold freely to prevent such a calamity. The only discordant note was sounded by Mr. Sandy MacBrimstone, who said if loincloths were abolished and kilts substituted, he would be prepared to subscribe handsomely. The treasurer asked what the amount would be, and the MacBrimstone said he would not hesitate to donate a saxepe down and another saxepe per annum till further notice. The original report was adopted, and an appeal to the public will shortly be issued.

The Guild of Anti-Swearers met in Cursitor Street. An address was delivered by Herr Nicolas Teufel, of Rotterdam, who protested against the taking of an oath in high places and in courts of justice. Such things were entirely against the principles of all Anti-Swearers. The subscription list was very small this year, and the treasurer's mutterings were regarded with some suspicion. He explained that he was only proposing a vote of thanks to the lecturer, and the meeting proceeded to draft an appeal for funds.

The balance sheet of *The Universal Charity Amalgamation Society* was considered highly satisfactory. The total subscriptions for the year amounted to over £50,000. After allowing for rent of offices, payment of salaries of directors, secretary, staff, etc., and commissions and other items under the head of sundries, there remained a sum of nearly thirty pounds to be devoted to charitable objects.

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are clean to
handle and
very durable.

A light touch
gives sharp
impressions.

*Medium or light weight
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CORONATION WEEK'S PROCESSION.

A SUGGESTION,

By "RETLAW."

Processions seem likely to be all the rage during June. For example, we are promised—or, perhaps I should say, threatened—a procession of Suffragettes, which is to "drag its slow length along" the streets of London on the day before the Coronation Procession. It has occurred to me that a

PROCESSION OF PARTY POLITICIANS would be highly interesting and profoundly instructive to the general public, if formed somewhat on the following lines:—

Contingent of Mounted Police;
Band of the London Scottish;
Colossal Effigy

with bandaged eyes, its fingers in its ears, and a gramophone upon its knees, seated in a car drawn by six mules, representing

THE PARTY SPIRIT.

First Carriage:

Mr. Asquith; Mr. Balfour;
Mr. Lloyd-George; Mr. Austen Chamberlain.
Squad of Party Hacks
Mounted on superannuated cab-horses.

THE PARTY WHIPS,

each carrying in his right hand an Australian stock whip, which he cracks at intervals, and in his left hand a goad.

Second Carriage:

Mr. Winston Churchill; Lord Winterton;
Mr. Runciman; Lord Hugh Cecil.

Emblematic Car,

representing the House Painting and Decorating Trade followed by

MR. MASTERMAN,

mounted on a piebald hack, and carrying a pail in one hand, and a whitewash brush in the other.

Contingent of Boys from the Akbar Reformatory.

Third Carriage:

Mr. Beuttler and Mr. Lovelock,
each carrying a birch.

Banner,

Bearing the inscription

My Party!—Right or Wrong, My Party!

carried by the Editor of the *Daily Chronicle*, and the Editor of the *Daily News*, supported by the Parliamentary Correspondent of each paper.

Squad of Private Members of Parliament, bound and gagged, and mounted on camels.

Fourth Carriage:

Lord Lansdowne; the Earl of Crewe;
the Earl of Selborne; Viscount Haldane.

Banner,

Bearing the inscription

Ready to Peer-ish for Our Party's Sake!

Followed by

Five hundred un-created peers,
each carrying a coronet under his arm.

Banner,

Bearing the inscription

Behold the Board of Trade!

Fifth Carriage:

Mr. Sydney Buxton; The Archbishop of Canterbury;
The Speaker of the Irish House of Commons.

Banner,

Bearing the inscription

Great is Party, and Will Prevail!

Monster Gramophone

repeating at short intervals

"Toe the Line!"

Followed by

MR. JOHN REDMOND,
mounted on an Irish mare, and holding in his hand, the Sword of Damocles.

Band of the Irish Fusiliers.

Contingent of Mounted Police.

WHAT IS YOUR NUMBER?

SEE PAGE iii. OF COVER.

ANTICIPATED EPITAPHS,

By W. M.

Thys Monumente
Commemorates ye Memorie
of

WILLIAM CROOKS, ESQRE.;
Sometime

Member of Parlyment for Woolwych;
Born Anno Domini 1852.

Hee,

At ye age of fourteen years
Was apprenticed to a Cooper.

Butte,

Turnynge against ye interests of ye Trade
To whych hee was bred;

Hee subsequentlie became

A Teetotaler.

Hys fyrst appearance on ye Publick Stage
was

As Member of Ye London Countie Councyl
Hee subsequentlie became

Mayor of Poplar,

And

Chayremanne of ye Poplar Board of Guardians.
Butte

Hys crownynge achievement

Was in gettyng hymselfe elected

Member of Parlyment for Woolwych;
Anno Domini 1903.

To ye House of Commons

Hee brought

A dolorouse voyce and lugubrious manner;

Ye whych earned hym

Ye nyckname

WEEFYNGE WILLIE.

Hee won ye attention of ye House

By reason of hys fund of aneckdote.

Butte towards ye close of hys Parlymentarie Career
Hee somewhat besmyrched hys reputacion for politikal
astutenesse

By endeavouyrng

To introduce a Bill

To establysh a minimum Weekly Wage

Of Thirty Shyllinges

For every adult worker in ye Kingdom;

In respect of whych

Hee enjoyed ye heartie support

Of every loafer and idler throughout Great Britain.

Ye bluffe, ye heartie, ye sincere
Beneathe thys stone lies buried here;
Butte he'd one crochet in hys nob—
Hee thought all men worth thirty bob!
Weep once for hym, who wept wyth ease,
Then—kindly pass along there, please.

BIRTHDAY OF THE WEEK.

"JOHN BULL'S" GREETING.

May 14th.—HALL CAINE.

Presiding genius of the Isle of Man,

Who pride yourself on your Shakespearean forehead,
You advertise as well as mortal can,

And see to it your books are more and more read.
Strange feline creatures on your island dwell,

In whose construction Nature somehow fails;

But though Manx pussies have no brush to swell,

You have not suffered from the want of tales!

A VARIETY THEATRE FOR GRAVESEND.

We understand that a company has been registered, the prospectus of which will be issued in a few days, having as its object the erection of a high-class variety theatre in Gravesend. As the population for which it will cater is roughly 100,000, and there is at present no up-to-date competition, the prospects of the new Company are highly promising.

For pictorial descriptions of all the 'Sports of the Week see "LOINGA'S WEEKLY."

Wonderful System that Doubles the Earning Power of the Brain.

1,000 "JOHN BULL" READERS TO BE SPECIALLY TRAINED FOR BUSINESS-SUCCESS.

READERS WHO ARE ELIGIBLE.

Our readers have a great opportunity to-day of being specially trained for Business Success.

On writing to the address below they will be sent free of charge a remarkable book which actually shows them how to double the earning-power of their brains by means of a most successful system of Mental Training and Memory-Building.

This book will be delivered free of charge to any address in the world, and it shows you not only how to double your mental capacity and make your memory efficient and unfailling, but also how to use these improved business faculties to *make more money—to double or even treble*, in fact, your present income.

How to Double your Weekly Earnings.

How much do you earn a week at present?

(This question is not intended as an impertinence—you are asked to answer it to yourself only.)

But whatever the figure, you are now given the chance of doubling it. You are given this chance to-day. If you earn £2 a week now, after reading this free book your weekly earnings may be as much as £4. If, as every Saturday comes round, you are handed £4 or £6 by the cashier, you are shown in this book how this receipt can be increased to twice these amounts. And so on, and so on. Get the book for yourself and see. It is **FREE TO YOU** and to 999 other readers of **JOHN BULL**.

How do people get on in life?

Why do some men and women Succeed when others—the majority of people—Fail?

This Free Book answers these questions for you, and shows you how your life in future may be a Business Triumph and your income a large instead of a small one. If you want to gain and hold important positions in life—if you want to get out of the ruck of the £2, £3, £4, and £5 a week men—if you want to live in COMFORT with a little luxury now and then to sweeten the ordinary daily routine—then send for this book (it will be posted you **FREE**) and learn of the wonderful Efficient Mind-making system it describes and what this system has done for others, and will do for you also if you practise it.

This famous system has been recommended by the Editor of **JOHN BULL** to his readers over and over again.

The Faculty that "gets you on."

The man or woman who gets on rapidly in life and makes money in large sum invariably possesses certain definite mental qualities which the ordinary man-or-woman-in-the-street has never developed.

"I do not wait for opportunities to come to me," once said a very successful man. "I make my own opportunities." In reality, what he does is this: he sees just those faint signs or premonitions of a dawning opportunity which most people pass by altogether as "not worth noticing." But he sees that they *are* worth noticing, and, indeed, may be worth considerable attention. He acts upon this self-acquired early information, and in nine cases out of ten turns it into either gold or, more precious still, into means of advancement. The book—now offered to you **Free**—explains how this is done, and shows you how you can do it yourself.

Making Business Brains for Business Men.

We constantly hear of people becoming Managers and Directors of great Businesses within a few years of their first entering them in some subordinate capacity.

These are not necessarily men of exceptional intellectual endowment. Upon the staffs under them there are often men and women just as "brainy" as they are, just as well-educated, equally energetic and hard-working.

But the former have developed certain mental faculties (faculties which everyone can develop if they follow the right methods) which enable them, so to speak, to "scent out" money-making opportunities wherever they are to be found. They are the people with "business brains," and they are the people who always go straight to the top, to the positions where "Big Money" is earned, and where the anxiety of trying to make ends meet on an insufficient income is unknown.

Everyone who wants to develop a brain for business success should write for this free book. It is a book that shows you how to acquire a Business Brain. It tells you how to train your mental faculties to assimilate within five minutes facts which would take another man or woman a couple of hours to master. It shows you how to build up a magnificent memory for the details that matter in business life. Read this book, and yours, too, will be the faculty of IDEATION—the power, that is, of conceiving and putting in train new and original ideas for saving expense and valuable time and extending the profit-making scope of your particular business.

Start Improving your Position To-Day.

If you wish to improve your position in life accept this opportunity to-day.

The whole Business and Professional World is covered by the System described in this book.

By means of this method—

The junior clerk may become a bookkeeper.

The book-keeper may become an accountant.

The chief clerk may become a cashier or manager.

The manager may become a director.

The reporter may become a sub-editor.

The sub-editor may become an editor.

The police-sergeant may become an inspector.

The mechanic may become an engineer.

The shop-assistant may become head of a department or a shop-keeper on his or her own account.

The non-commissioned officer may gain a commission.

In fact, whatever career may be yours you will find it much more easy to climb upwards to the top by taking advantage of this opportunity to-day.

What a Post-card will Bring you.

Send a post-card or the coupon to-day to the Secretary, the Pelman School of Memory, 15, Wenham House, Bloomsbury Street, London, W.C., and by return one of the 1,000 specially reserved copies of this great Business-Aid Book will be sent you free of charge and post-paid; also particulars of special terms you will receive as a reader of **JOHN BULL**.

Sit down and write for it now.

Do not miss this opportunity of advancement.

"JOHN BULL" COUPON.

To the Secretary, Pelman School of Memory, 15, Wenham House, Bloomsbury Street, London, W.C.
Please send Free book "Memory Training," and particulars of special offer to **JOHN BULL** readers.

NAME
(Rev., Mr., Mrs., Miss, or title.)

ADDRESS.....

.....

IMPROVIDENT INSURANCE.

By JIM CROW.

[Mr. James Crow is our Licensed Crank. A brilliant exponent of unconventional ideas—invariably distorted and lacking in perspective; cynical and epigrammatic in expression—he is a journalistic cat amongst the pigeons. We accept no responsibility for his opinions—or his life.]

Is not it wonderful that this virtuous psalm-singing country, which looks upon a flutter on the turf as the first of the deadly sins and would as soon tolerate bigamy as bacarat, or rape as roulette, or arson as a lottery, is the leading spirit in the great gamble of insurance? If we draw the Derby favourite in the Calcutta sweep we may not hedge or discount our prospects: if we do so on credit we are not entitled to recover, and if we do so for cash we may be dragged off to the nearest police-station. But if we anticipate death, or sickness, or accident, or any other number in the lottery of life, we are encouraged to take odds against them. Even if I am the picture of health, in the prime of life, it is considered meritorious on my part to lay out £20 or £30 every year in the hope that my heirs may win £1,000 when I die. How the gods must laugh over the logic of the killjoys!

A BAD BET.

I have never quite understood why anybody wants to insure against death. No doubt it is a horrid business, which even the unhappiest of us want to defer as long as possible. But, for my part, I would rather have twenty or thirty pounds to spend on wine and women than live in the expectation of raking in a cool thousand as soon as my body is cold. I know what you are going to say. There are, of course, cases when a man's loved ones are dependent upon him, and must have provision against the day when he can no longer earn. But how many life insurances are taken out with this laudable object?

FUNERALS AND FOLLY.

If I had actuarial tables before me, I have no doubt that I could prove that the enormous majority are not concerned with this kind thought at all. I myself have been compelled again and again to go through the humiliation of being examined by a doctor, undressed, pummelled, measured, cross-examined, and exposed to all sorts of disgusting tests, simply to gratify the rapacity of some money-lending harpy. Mr. Lloyd George tells me that the Friendly Societies alone issue six million policies for the payment of funeral expenses. Did you ever hear of such crass imbecility, such short-sighted extravagance, so anserous a misconception of enjoyment values? Fancy pinching and stinting yourself week after week, reducing your measure of old ale, looking twice at your provisions of tobacco, grudging your wife's wardrobe, diluting the contents of your baby's bottle, and hoping to find a particle of consolation in the reflection that your corpse will be carried to earth in a particular kind of conveyance, or that your mourners will be able to revel in expensive bake-meats. I do not go quite the length of Mr. Labouchere, who once expressed his willingness to make his body useful by bequeathing it to farmers as manure. But rather than submit to the slightest inconvenience while the world has the good fortune to know that I am alive, I would willingly submit to my bones being rattled over the stones and pushed underground without the slightest semblance of pomp or circumstance.

SOPS FOR ST. PETER.

Nor do I hold with that very speculative form of insuring which consists in bequeathing money to hospitals, or missionaries, or fashionable charities. In the first place, if I believed in the dogma of justification by works, I should suppose that my salvation depended upon my own benevolence and self-sacrifice during my lifetime, not on penalising my family after my demise. Secondly, I have yet to learn that St. Peter or any other Watcher on the Threshold of Eternity is likely to be propitiated in my favour by a distribution of wealth for enriching saw-bone quacks, and encouraging them to torture helpless animals; by despatching black-coated snufflers to disseminate bad guns and worse gin among unsophisticated savages, or by providing sinecures for pot-bellied clerks.

FRESH FIELDS FOR INSURANCE.

The great insurance policy of the age, enthusiastically welcomed by all the sciolists and busy-bodies and charlatans who constitute political parties, is directed against the calamities of sickness and unemployment. So far, so good, though I do not myself see why the producers of the national wealth should be forced to contribute out of their slender store so long as a single acre remains in the clutches

of land-grabbers and heirs of land-grabbing filibusters. Moreover, sickness and unemployment are by no means the only ills to which humanity is exposed. In order to inaugurate the golden age we should have to establish a compulsory system of insurance against the greed and oppression of the capitalist classes, against debt and disappointment, against nervous depression and alcoholic remorse, against bad luck, wrong information and miscalculation, against the lack and superabundance of children, or of love, against whims, megrims, irresponsibility, changes of fashion, the seven deadly virtues and the seven cardinal sins, against the influences of heredity, against the changes and chances of this mortal life. This, I am afraid, would be rather a tall order, and might tax the ingenuity of even so marvellous a magician as Mr. Lloyd George.

A PLEA FOR ARCHITECTS OF THEIR OWN MISFORTUNES.

I am in dead earnest in my desire to see everybody happy, and wealthy, and wise. But an Act of Parliament, even though sanctified by the benison of the whole party system, will not bring it about all at once, any more than early rising in the company of Mr. William Willett and other early worms. To begin with, what a hopeless task, suitable only for Sisyphus, it will be to distinguish between sickness which is the patient's own fault and sickness for which the devil can alone be held responsible. A man may catch cirrhosis of the liver, podagra, lassitude or paralysis through keeping bad company whose badness he had no means of determining at the time, or he may go to pieces through stupidity, or mental weakness, or cowardice, inherited from blue-veined ancestors. He did not even choose his parents or express a desire to be born. Moreover, if we are trying to exterminate unhappiness, we ought to remember that the worst misery of all is that which we bring upon ourselves. Then we should not try to punish men who are the architects of their own misfortunes.

CORMORANTS IN CLOVER.

Why, again, does Mr. Lloyd George repose such implicit confidence in medicine men? I am almost tempted to suggest that the short title of his Bill should be "The Qualified Quacks Endowment Bill." In his lust for inflating the ranks of civil servants, he proposes to provide regular incomes for leeches, saw-bones, drug-vendors, unsexed females who masquerade as nurses—indeed, for the whole fraternity of ghouls who batten on disease. The unfortunate toiler, who already finds it hard enough to keep body and soul together, is to be mulcted of necessary pennies every week to keep these mischievous cormorants in clover. Already the members of Friendly Societies often have to pay six shillings a year for medical service, though they may never have an ache or a pain in their lives. Now it is proposed to increase these emoluments at the expense of the public, to punish sufferers who disregard their doctor's orders, and to squander millions of money on a futile attempt to arrest the ravages of consumption. What to do with our boys will no longer remain a problem for parents. Make them medicine-men, and a benevolent Exchequer will supply them with all their hearts' desires. Our ancestors groaned under the tyranny of kings and nobles, we are ground down beneath the heels of fraudulent financiers, and now it is calmly proposed to sacrifice our children to the experimental tortures of a doctors' domination.

"MAKING THE FOREIGNER PAY."

The Bill will certainly need drastic amendment in Committee. If my countrymen had been intelligent enough to place me there to defend their interests, I should lay special stress upon the farce of the pretence that employers will be made to contribute. The Chancellor is even simple enough to imagine, or at least to pretend, that he will discourage sweating by exacting larger contributions from people who pay small wages. But he does not, because he cannot tell us how he is going to accomplish this feat of prestidigitation. Suppose, for the sake of argument, that I am an undesirable alien paying a consumptive cripple ten shillings a week for making blouses in an atmosphere of typhoid-germs. When the Bill has become law, I shall be expected to pay ten shillings to my slave, and also to stick a 3d. stamp upon her insurance card for her to take to the Post Office. But I shall consult my accounts and tell her quite kindly, "Very sorry, my dear, times are hard, and I find it impossible to make more than a thousand per cent. on my capital. So I am afraid that you will now have to be content with nine and ninepence a week for your labours. If you do not agree to accept these terms, there are plenty of other young women in the market who will be only too delighted to do so. Take it or leave it." And how is Mr. Lloyd George going to guard against the thirsty workman, who elects to exchange his employer's 4d. stamp for two glasses of ale or an ounce of tobacco?

No part of this is or has been underwritten.

A Copy of the Full Prospectus has been filed with the Registrar of Joint Stock Companies.
The Subscription List will close on or before Friday, May 12th, 1911, for Town and Country.

THE BALCOBO TIN MINES, LIMITED.

(Incorporated under the Companies (Consolidation) Act, 1908.)

CAPITAL . . . £80,000.

Divided into 77,500 Participating Preference Shares of £1 each, and 50,000 Deferred Shares of 1/- each.

The Participating Preference Shares are entitled to be paid out of the profits in each year in which it shall be determined to distribute a dividend of 10 per cent. on the amount paid up thereon respectively, and the balance of such profits shall be then divided equally between the Participating Preference Shares and the deferred Shares.

ISSUE OF 77,500 Participating Preference Shares of £1 each.

PAYABLE:—

On Application, 2/6; On Allotment, 7/6; Two Months after Allotment, 5/-; Four Months after Allotment, 5/-.
The Shares may be paid up in full on allotment, interest at the rate of 5 per cent. per annum being allowed in respect of the pre-payment of the instalments.

DIRECTORS.

The Hon. SIR CORNTHWAITE RASON, Valetta, Sydenham, London, S.E. (ex-Premier of Western Australia), Chairman.
SIR BRODRICK C. D. A. HARTWELL, Bart., 25, Walpole Street, London, S.W. (Director, Egyptian Land and General Trust, Limited).
FRANK HAMILTON SAWYER, 17-19, Cockspur Street, Pall Mall, London, S.W. (General Manager, Foreign Department, The Western Pacific Development Company, Limited).
CHRISTOPHER HAROLD WAYTE, The Holt, Streasley, Berkshire (Director, B. Hartelust, Limited).

BANKERS.

LONDON AND SOUTH-WESTERN BANK, LIMITED, Fenchurch Street, London, E.C., and Branches.

SOLICITORS.

H. DADE AND CO., 14, Queen Victoria Street, London, E.C.

BROKERS.

LONDON: MOY, HARDMAN AND CO., 19, Old Broad Street, and London Stock Exchange.

MANCHESTER: McEWEN AND BURGESS, 15, Cross Street, and Manchester Stock Exchange.

CARDIFF: PERCY POWELL, 132, Bute Street, and Cardiff Stock Exchange.

CONSULTING ENGINEER

CHARLES LESLIE SCHOLZ, 56, Moorgate Street, London, E.C.

AUDITORS.

BUTLER, VINEY AND CO., Chartered Accountants, 30, Moorgate Street, London, E.C.

SECRETARY AND REGISTERED OFFICES.

V. L. EDWARDS (pro tem.), Cross Keys House, Moorgate Street, London, E.C.

ABRIDGED PROSPECTUS.

This Company has been formed primarily to acquire the following Properties containing rich Tin deposits, viz., Mine Elena, 126 pertenencias; San Federico, 32 pertenencias; and La Esperanza, 24 pertenencias (a pertenencia is equal to 2.47 English acres), known as Balcobo, situated in the Province of Orense, Spain, near to the main road from Orense to Pontevedra. The mines have a total area of 449 acres, and are accessible either from Vigo, 44 miles, or from Orense Railway Station, 25 miles. The properties are held on a perpetual concession from the Spanish Government at an annual aggregate rental of about £100 and taxes of 3 per cent. on the annual output. These mines have been worked for years by hand labour. They have been proved to contain alluvial deposits and large eruptions of Pegmatite, a soft rock easily worked with picks, which latter has been opened up at several points and is shown to be impregnated throughout with Tin, and is traversed by quartz veins carrying good value of Tin. These deposits have been inspected by F. De M. Turner, A.M.I.C.E., and E. Wickerheimer, who is Chief Engineer in the Department of Mines to the French Government, and a Member of the Conseil du Réseau des Chemins de Fer de l'Etat. The richness of the deposits shown by these reports is confirmed by a further inspection of the property by the Company's Consulting Engineer, who has recently visited the property, and the following is an extract from his report:—

"The depth and width of the Pegmatite deposit opened up are 300 and 250 feet respectively which with a height of 350 feet gives a total of over two million tons, or after allowing for moisture and crevices say, in round figures, 1,750,000 tons. On the capacity of the proposed plant this would be worked off at the rate of 45,000 tons per year occupying about 38 years."
"Putting these figures together and allowing the liberal amount of £33,600, estimated for operating costs, an annual profit on the working of the mine of £56,400 is shown when taking the market price of Tin at £120, which is below the average of the past five years."

Unlike so many Tin properties, the Balcobo is easily accessible in all seasons, being only 44 miles from Vigo and about 48 hours from London, and the local roads are good.

The property has been acquired on favourable terms, the cash portion, viz., £50,240, being payable as to £20,240 forthwith, and the balance in four annual payments of £7,500 each, the first of these annual payments not being due till 1912.

From the analyses of the numerous samples to which detailed reference has been made in Mr. Wickerheimer's report, and from the actual experience on the present working expenses as shown by the mine records and referred to in the Consulting Engineer's report, it is estimated that the entire mass of the Pegmatite and of the Alluvial deposits yields an average of over 2 per cent. Metallic Tin, leaving out of account the value of the minerals in the quartz veins, by which the Pegmatite and other rocks are traversed. Mr. Wickerheimer and Mr. Turner concur in estimating a minimum available supply of 3,000,000 tons of Pegmatite and Alluvial, without allowing for the quartz veins and for other masses of Pegmatite not yet developed.

Upon these minimum figures Mr. Wickerheimer estimates that an annual output of 1,200 tons of Cassiterite can be obtained for many years from those parts of the property included in his report. It is intended on the present working capital to arrange for a minimum output of 45,000 tons of crude ore per annum, and the Directors have detailed estimates for a complete equip-

ment of the property to work on this scale. This equipment includes water power for substantial extensions, electric installations, tram lines, buildings, road work, and modern plant for dressing the material for the annual production of 750 tons of Tin, and is estimated to cost £33,760. The working and smelting expenses, inclusive of all charges for labour material, supervision, mine management, depreciation of plant, freight, insurance, and commissions, are estimated on a liberal basis at £33,600 per annum.

Estimated Profits.—At present the market price of Tin runs from £190 to £195 per ton.

Taking the market price of Tin at £120 per ton, which is below the average for the past five years, 750 tons of fine Tin would produce £90,000, which after deduction of the cost of working, would leave a profit of £56,400 per annum.

Taking the market price of Tin at £120 per ton, the estimated profit per annum would be ... £56,400

Taking the market price of Tin at £140 per ton, the estimated profit per annum would be ... 71,400

Taking the market price of Tin at £170 per ton, the estimated profit per annum would be ... 93,900

From the above figures supplied by the Engineers, it is reasonable to anticipate that the Company will be able to pay substantial dividends to the Shareholders, the total Capital of the Company being only £80,000.

As an example of what can be done with efficient management, it may be mentioned that the Mount Bishoff Tin Mine (with an original capital of £60,000) commenced paying dividends in 1878, and since then, although the average of ore obtained from the whole mine was under 1 per cent. of metallic Tin, dividends have been regularly paid aggregating over £2,000,000.

No portion of the purchase consideration is payable in respect of goodwill.

Application will be made in due course to the Committee of the London Stock Exchange for a settlement in the shares of the Company.

Full Prospectuses (upon the terms of which applications will alone be entertained) and forms of Application can be obtained from the Company's Bankers and Brokers and at the Offices of the Company.

THIS FORM OF APPLICATION FOR SHARES MAY BE USED.
THE BALCOBO TIN MINES LIMITED.
Form of Application for Shares.

To the Directors of THE BALCOBO TIN MINES, LIMITED.

GENTLEMEN,—Having paid to the Company's Bankers, the London and South-Western Bank, Limited, the sum of £..... being a deposit of 2s. 6d. per Share on..... Shares in the above-named Company, I request you to allot me that number of Shares upon the terms of the Company's full Prospectus dated the 1st day of May, 1911, and I hereby agree to accept the same, or any smaller number that may be allotted to me, to pay the amount of 7s. 6d. per share on allotment, the sum of 5s. per Share two months after allotment, and the balance of 5s. per Share four months after allotment, as provided by the said Prospectus, and I authorise you to register me as the holder of the said Shares.

Please Name (in full)
Address
write Description
Signature Date..... 1911.

distinctly.

OPEN LETTERS, POSTCARDS AND TELEGRAMS.

To the Lord High Chancellor.

DEAR BOB REID.—I prefer to remember you by that name—as the kindly, obstinate, trusty and well-beloved boon companion, more at home in shirt sleeves, with a pipe and a whisky-and-soda, than as an erminous person on a woollack. I sum you up as a thoroughly good sort, and I fully endorse the universal regard which your personality commands. But, for your own sake, I do wish you could march with the times and understand the Spirit of the Age.

Now let me deal with you frankly in your public capacity. Take the case of your magisterial appointments. The liberties, comfort, happiness of all the little people who are scattered over the length and breadth of the kingdom, who form the backbone of the country, all their chances of finding life tolerable instead of just one horrid insufferable grind—are dependent upon the kindly, tolerant, good-humoured, impartial administration of justice. Yet you have elected to perpetuate a system whereby the poor are always judged by the rich. And the rich and the poor are two nations, two distinct races, with utterly different and conflicting habits, views, aspirations, codes of conduct, senses of right and wrong. They know and understand each other less than Greenlanders and Hottentots, Cingalese and South Sea Islanders.

How can you expect a territorial magnate to make allowances for a casual poacher with a starving family? Where will you find in a bloated, capon-fed capitalist a grain of sympathy for the sick struggler who infringes the Mendicancy Acts at a time of dire distress, or who commits the heinous crime of sleeping in a barn when he has not where to lay his head? When will the gilded scion of aristocracy, whose only education is a persistent pursuit of pleasure, find indulgence for the vulgar lapses of the white slaves who happen to drown their sorrows in more beer than they can carry?

My Lord, the system which you persist in perpetuating has become a crying scandal, one of those searing, far-reaching grievances such as moved our ancestors to rebellion. Yet you sit sphinx-like on your woollack, and turn a deaf ear to the bitter, angry petitions of the people.

Dear Bob Reid, do be true to your old sympathetic self, and reconsider your position while yet there is time.

You will notice that I say nothing about the "Party" argument. But I cannot forget that you are the direct output of the Party system—and wonder what you would have said had Mr. Asquith made Sir Edward Carson Lord Chancellor, instead of yourself. Think it over.

JOHN BULL.

To the Right Hon. Winston Churchill, M.P., Home Secretary,
London.

DEAR HOME SECRETARY.—Permit me to say that, despite the heckling you received in the House of Commons the other afternoon, your description of the sentence of two months' imprisonment passed on the Rev. J. S. Ford for refusing to pay his education rate as "stupid and vindictive" is as fine as it is forcible. I certainly do not agree with this nonsense of passive resistance. If we all passively resisted every rate against which we had a conscientious conviction, I verily believe there is not a rate which would be paid at all. Speaking for myself, I object to all rates on moral, spiritual, intellectual, social and physical grounds.

In this case the magistrate gave our reverend brother two months for his refusal to pay eighteenpence, and he would certainly have had to serve this outrageous sentence but for the fact that somebody sent to the governor of the prison the debt and costs necessary to secure release. It is whispered that one of the magistrates paid the money to ease his conscience. However that may be, our reverend brother is no longer martyr in a foolish cause. He may return to the bosom of his family, if he has any, happy and contented—until the rate collector comes round again, when doubtless he and the Nailsworth magistrates will go through a similar performance. In the meantime, my dear Churchill, all's well that ends well. I suppose, by the way, you find the business of Home Secretary quite exciting as compared with the Board of Trade? Certainly you are making it hum.

JOHN BULL.

To Sir Edward Henry, Chief Commissioner of Metropolitan Police,
New Scotland Yard.

DEAR SIR EDWARD.—I see you have thought it necessary to issue a warning to drivers and conductors that "port is not an intoxicating liquor." My impression was that when they do not prefer beer they adore Scotch. I must express my regret that you did not warn them that port is not only liable to upset the coach, but is highly productive of those pains which, proceeding from the ball of the large toe, and extending upwards and round about, are indicative of the inflammatory conditions we designate under the common name of gout, and that, therefore, drivers who partake of it may well be in an unfit condition to put on the brake in season—with the result that they may become liable for damages in case of accident.

And what about the properties of food? For instance, should a cabman eat pork, and is it desirable that a taximan should seek nourishment in Standard bread, cold suet pudding, or boiled beef and carrots? JOHN BULL.

To the Rev. John W. Courbold Warren, Calster St. Edmund.

REV. SIR.—Referring to my recent letter, I cannot say I am surprised to find that your conduct was even more deplorable than I had supposed. From the undisputed facts which came out in Court it appears that, at the express request of Mrs. Green, Miss Flood gave up an appointment as a governess where she was earning £100 a year with the prospect of a pension, and served Mrs. Green for seventeen years without a salary—relying upon the promise that she should be well provided for. That the old lady intended that her word should be sacredly fulfilled is evident from the fact that she left a sealed letter to be given to you after her death, in which occur the following passages referring to Miss Flood:—"I know for your part and for my sake you will always do what you can for her. . . . She has always been true and loyal to me in every way, and I know you will carry out my last wishes for her, as I cannot be grateful enough for all her care and devotion to me." That letter, by a notable lapse of memory, you omitted to mention when you pledged your oath as to what letters you had in your possession relating to the matters in dispute in the action and your counsel even went so far as to say at first that you had not got it, though he subsequently retracted the statement. You were challenged by Miss Flood's counsel to go into the witness box and explain this strange omission and to state on oath what were "the last wishes" of Mrs. Green for her devoted companion, yet you held a hurried consultation with your counsel, and exercising no doubt a wise discretion, decided not to expose yourself to cross-examination. How can you hope to enjoy your unexpected—I had almost said undeserved—good fortune, when you know that you have so flagrantly disregarded "the last wishes" of your benefactress?

Be a man, Sir, it's not yet too late; make a proper provision for Miss Flood, who, at the age of 50, and in not too good a state of health, has a poor prospect of finding occupation. JOHN BULL.

To C. F. G. Masterman, Esq., Home Office Whitewasher.

DEAR STAINED-GLASS WINDOW.—Have you noticed that Mr. Reynolds, the late Steward of the Akbar Reformatory School—who, by a coincidence, was prosecuted for misappropriation of rations, the summons being issued the day after his name appeared in these columns as one of my witnesses to the barbarities of the management—has been discharged by the magistrates? What do you propose to do in the matter—suggest some compensation for the wrongly accused man, or "whitewash" his prosecutors? Awaiting your reply, JOHN BULL.

P.S.—By the way, how badly you come out of that correspondence with Sir Randolph Baker!

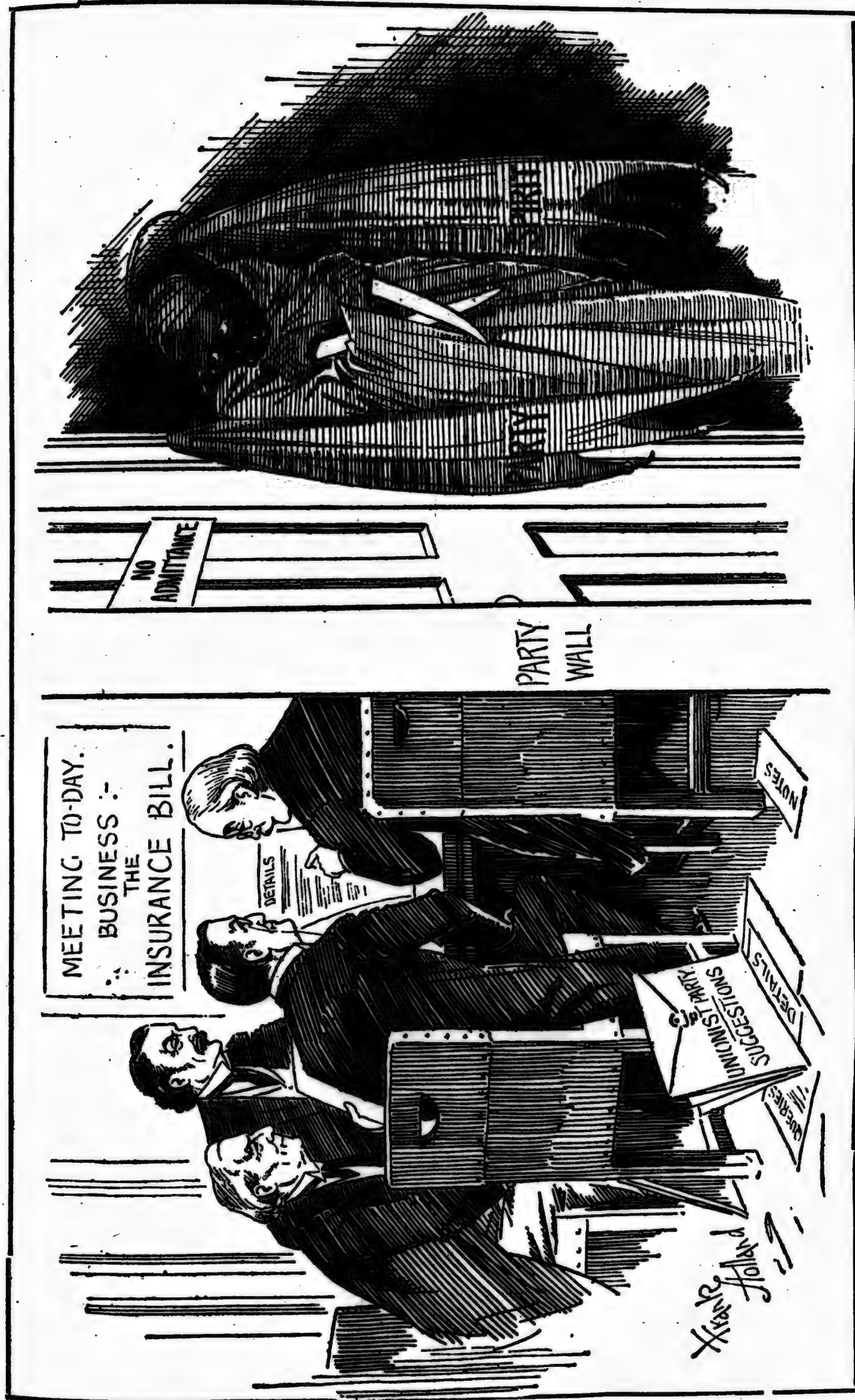
Sir Walter Glibbey, Epsenham.

Hearty congratulations on your eightieth birthday—You are one of the best of the old vintages. BULL.

Sir George Kemp, M.P., House of Commons.

Note your statement you would like to see women sitting House of Commons. Know quite a crowd members who would welcome them with open arms. BULL.

OUT OF THE "BILL."



THE PARTY "SPIRIT": "So I am not to appear in this 'Act'? Then this is the beginning of the end!"

JOHN BULL IN THE CITY.

BY VERAX.

"BEAR" RAIDS AND JOBBERS' BANGING TACTICS—A RALLY DUE—BRIGHT MONETARY OUTLOOK.

The jobbers have again been indulging in their favourite pastime of banging stocks, especially *Home Rails*, and they must by now have eliminated all the weak "Bulls," hence I suppose after this Settlement that market will be allowed to recover. In Wall Street, too, the "Bears" have been busy at times, but prices of Yankees ever find support at a certain point. *Canadian Pacifics* have fluctuated wildly, touching 243 and relapsing to 239½. Those will be wisest who leave this gamble alone. The Morocco and Mexican questions have, of course, been trotted out again to frighten French "Bulls," and the Syndicate of Liars has propagated all manner of false rumours, from the alleged illness of Queen Alexandra to the destruction of a Rand mining crushing plant by fire, which latter was also promptly contradicted. The man in the street has now come to the conclusion that South African Mines are played out. Hence the situation is hopeful, as the turn must now be close at hand. The strongest market is that for Oil shares, which is, in fact, expected to boom. The wildest movements—between 80 and 90—have occurred in *London General Omnibus* stock on the new scheme of a rival company, with a capital of £1,000,000, being persevered with. Rubbers are marking time, but Consols are firmer, and the Money market is much easier on the release of funds by the Treasury, and cheap money, with possibly an early reduction in the Bank rate, seems now ensured for the next three months. I fancy, therefore, that the "Bears" will have to take a back seat again and that some good times are coming, especially as the outlook in Mexico is much more favourable.

KAFFIRS AND RHODESIANS ALMOST LIFELESS—DIAMONDS FLUCTUATE—JUNGLES IN THE DUMPS—INTERESTING PORCUPINE DEVELOPMENTS.

Kaffirs and Rhodesians have given very few signs of life, the intrinsic position being subordinated entirely to market considerations, which, it must be confessed, are not very encouraging at present. When, however, the big houses wake up to the fact that it is bad policy to allow the jobbers to freeze out the public altogether, they may give support again, which will very quickly bring back investors, and at the same time give the "Bears" a *mauvais quart d'heure*. What is not in favour of the market are episodes like that connected with the *Jumbo*, which shares were heavily sold on the day before Mr. Piper's very unfavourable development report was published, with the result that the price is now nominal at 5s. Such leakages of information are much to be deprecated. The Northern Transvaal is claiming increased attention, in view of the progress of railway construction, and I hear that *Harmony Props.* at 7s., and *Harmony Developments* at 2s. 3d., are bound for much higher prices presently. As regards Rhodesians, *Gems* at 6s. 6d. are the latest tip, and well worthy of attention on the part of those looking for a cheap gamble, while the *Lonely Reef* meeting provided splendid "Bull" points. Westralians are steady. The shares of the *North White Feather Gold Mines, Ltd.*, have risen during the last fortnight from 7½d. to 1s. 4½d. They are of 10s. nominal value, and at the present low price appear to be a good speculative purchase in view of the development work which has been energetically carried out on the newly acquired ground to the north of the property. The latest goldfield to claim attention is the *Porcupine*, and in the recent controversy regarding prospects of the field the honours undoubtedly lie with Mr. C. Algernon Moreing. Moreover, a cablegram has just come to hand from the *Ontario Porcupine Goldfields Development Company*, announcing that on claim 13,042, which is only one of the 50 held by this company, prospecting work has uncovered a vein which, for a distance of 26 feet, shows visible gold. These shares, at about ½ premium, have considerable possibilities.

CHILLAGOE AS AN INVESTMENT—NO CHEAPER MINING SHARE AT PRESENT.

This is not the first time that I have drawn attention to the remarkable potentialities of the *Chillagoe Company, Ltd.*, the capital of which is £500,000, divided into a million shares of 10s. each, 9s. paid, which stand at only about 6s. 6d. to 7s. The profit-earning power of the Company is two-fold, one with regard to its railways and smelting

works, and the other with regard to its mining and commercial undertakings. The closing down of the Etheridge Goldfield, when only sulphide ores remained, gave the opportunity to the *Chillagoe* to erect smelters, on which alone these ores could be treated, and to construct a railway to Etheridge. Both these enterprises are most prosperous. Three furnaces are in operation at the smelter, and all should soon be in full working. It is calculated with regard to the Etheridge Railway that the Company will receive approximately for the railway from the Government £443,000 as the cost and one-half the surplus earnings, which, after paying off the debentures on the railway of £200,000, would leave a sum available for the shareholders of £592,925. The returns of the smelter are also gradually increasing, and with regard to the mining and commercial undertakings, after having sold four of its mines to the *Etheridge Gold Mines, Limited*, for £10,000 in cash and £10,000 in shares, the Company has options left over other mines, for which subsidiaries will doubtless be floated off. The great advantage of this will be that all the ore mined will have to go over the Company's railway to the Company's smelter for treatment. There is little doubt but that history will repeat itself, and that the Etheridge Goldfield, which obtained great prosperity at one time from its oxidised ores, will again become prosperous on its sulphide ores, to the great advantage of the *Chillagoe Company*. The Company has also acquired a large coal-bearing property, so that it will shortly manufacture its own coke, which will eventually effect a saving of £1,000 per week to the Company. Cement works are also being established. For the year ended March 31st, 1911, a profit of £124,000 is anticipated, and even if no dividend should be paid for that year, it is obvious that the commencement of distribution for the current year may be safely anticipated, and the Company is in such a position that from year to year large increases in profits will be piled up. An investment in *Chillagoe shares*, therefore, at the present price should, at least, double itself within a very short time, while on the settlement with the Government for the railway profits would bring a bonus of 10s. per share to the fortunate shareholders. For the far-seeing investor this is a unique opportunity for making a huge profit without any risk whatever. I am glad to see, therefore, that a full statement of the position of affairs is published in the columns of a daily contemporary, from which an extract is appearing elsewhere in this issue.

RUBBERS: THE LEAST SAID THE BETTER—TIRUCALLI RUBBER CONCESSIONS.

The least said about rubber and rubber shares the better, in the present condition of the market. For the time being, everything depends upon the result of this week's auctions, while the order of the sales during the remainder of this month and in June will be disturbed in view of the Whitsun and Coronation holidays. The mystery surrounding the fate of the Brazilian syndicate has not yet been cleared up, and meantime operators cannot see their way. I can, therefore, only repeat the advice which I have already given to my readers—viz., to hold the sound shares in the high-priced and low-priced divisions, while operators who want to lay in shares in anticipation of a revival some time in the near future cannot do better than go into those which I have already specially mentioned from time to time in my articles. *Linggis*, *Vallambrosa*, and *Anglo-Malay* have again been the index shares of the market. *Linggis* have been as low as 46s., and are now quoted at 46s. 6d. Its new subsidiary shares, *Port Dickson*, are down to 4½d. premium, so that those people who were foolish enough to pay about 9d. premium before the prospectus came out probably feel inclined to kick themselves. *Vallambrosas* have finally steadied at 32s. 6d., *Anglo-Malay* at 20s. 3d. Besides its vast mineral resources, South Africa is distinctly asserting itself as a potential producer of rubber, the *Tirucalli Rubber Concessions*, which owns a concession of 600 square miles in the Tugela Valley, Natal, to which I have already drawn attention, being about to issue its first subsidiary company. Latest cable advices state that ten million rubber trees are available, and that the cost of production will only be 1½d. per lb. The new Company—the *Tirucalli (Natal) Rubber Company, Ltd.*, will be capitalised at £200,000, and the profits are estimated at over 25 per cent. per annum.

MOLESWORTH BROTHERS' RUBBER ESTATES.

My readers will remember that I have repeatedly asked the directors of this Company for information as to what they were doing with their large cash holdings, and whether they were—at last—carrying out the important scheme of commercial measures in which a local expert had

prepared for them. No information was, however, vouchsafed, and it is satisfactory, therefore that an investigation of the position is now being forced on, which should be greatly to the advantage of the shareholders.

UNDERLYING STRENGTH OF OIL SHARES—LONDON AND MAIKOPS AND MAIKOP VICTORYS THE BEST PURCHASES OF THE MOMENT.

I could say very much more about Oil shares, but space will not permit. However, my readers really know what I think of the prospects, and London and Maikops at $\frac{1}{2}$ premium, and Maikop Victorys at $\frac{1}{2}$ premium, appear the best purchases of the moment in the Maikop group. The Maikop Victory passed no less than 7,000 tons of oil through the pipeline in two or three days; and one of its wells alone has been producing 4,000 tons per day, the estimated profit being 7s. 6d. to 10s. per ton, so that the company must be reaping very considerable profits. To those who want a very cheap share I commend Maikop and Eastern, at about 2s., this company, besides its interests in the Maikop field, possessing important holdings in the leading Egyptian and Russian oil companies. By the way, the Maikop Premier directors might consider the advisability of abandoning their old-fashioned policy of secrecy, by publishing all the news they receive from the property, instead of allowing the same to leak through in an unofficial manner. This kind of thing never does a company any good in the long run. Shells have fluctuated a good deal, but were finally rallying at 88s. 6d. on the understanding that the total distribution for the past year would be maintained at 22 $\frac{1}{2}$ per cent., the same as for 1909. Spies have been weak, but are now also better, at 37s. 6d. Mexican Eagles have fluctuated a good deal between 33s. and 35s., while Premier Oil and Pipeline are up at 25s. on favourable dividend rumours, which are, however, exaggerated. An attractive share is also Maikop Pipeline Deferred at 18s., which participate in that company's large profits.

NEW ISSUE.

A GREAT SPANISH TIN MINE—THE BALCOBO TIN MINES, LTD.—PROSPECTS OF BIG DIVIDENDS.

It is curious that, in the search for new sources of tin induced by the strong demand for that metal from America and the reduction in the production, Spain has not so far been placed under contribution. Yet the tin in which the Phœnicians traded came from Spain as well as from Cornwall. The shipments from the Straits during the past month did not exceed 3,115 tons, and the favourable statistics have still further strengthened the position of the powerful syndicate which is now in control of the supplies of the metal. The revival of the old tin-mining industry in the north-western Spanish Province of Orense is, therefore, doubly welcome. The Balcobero Tin Mines, Ltd., which is now before the public, has acquired three rich tin properties in that province, known as Balcobero, and covering 449 acres, accessible either from Vigo (44 miles) or from Orense Railway Station (25 miles). The properties are held on a perpetual concession from the Spanish Government on easy terms, and have hitherto been successfully worked by hand. They are, however, so rich and extensive that they would, according to the experts' reports, yield excellent results if worked by modern machinery, and that is what this new company proposes to do. Leading engineers—Mr. F. A. M. Turner, and Mr. E. Wickerheimer, chief engineer in the Department of Mines to the French Government—have testified to the value of the deposits, and their reports are fully confirmed by the company's consulting engineer. The minimum available supply is estimated by these experts as 3,000,000 tons of pegmatite and alluvial, without even reckoning the quartz veins and other masses of pegmatite not yet developed. An annual production of 750 tons of tin is, therefore, foreshadowed, at a profit of £56,400, reckoning the price of tin at £120, rising to £93,900 at a price of £170, while at present the price is £194, and a further rise is looked for. Obviously, with a total capital of the company of only £80,000, this opens up a vista of splendid dividends, and 50 per cent. on the 77,500 Participating Preference Shares of £1 each, which are entitled to a preferential dividend of 10 per cent. and then divide the surplus profits with the Deferred shares, should be easily earned when the company is once in full working order. The reports of the engineers are drawn up in a conservative manner, and are confirmed by the actual working of the property by hand. This, therefore, seems to be one of those exceptional opportunities where big dividends and high premiums are assured in a comparatively short time, and if investors carefully read the information placed before them in the prospectus there will be a veritable scramble for the shares, the more so as a considerable demand for the Continent is reported.

JOHN BULL'S FINANCIAL LETTER-BOX.

(1) Letters containing inquiries must be addressed to the City Editor, John Bull, 2, Copthall Buildings, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

(2) Correspondents should adopt either a nom-de-plume, or mention initials, under which the replies will appear in the paper. The stocks or subjects inquired about should also be numbered.

(3) Replies are made only in the ordinary way through the columns of this journal under the above heading, and not by letter.

(4) In no circumstances will the proprietors undertake the sale or purchase of stocks or shares.

(5) If inquirers wish it, for transacting business, the names and addresses of respectable firms of stockbrokers, members of the London Stock Exchange, will be supplied to them, in which case a stamped addressed envelope must be enclosed.

(6) A Postal Order for 1/- must accompany each Financial or Insurance Enquiry.

RHODESIANS.—RETLAW.—You must please yourself in the matter, but I should not care to put up any more money. There is little or no market for these shares, while there are other Rhodesians of a far more attractive character to be picked up now at very moderate prices.

MINES, ETC.—IVO.—The best of your holdings are Liptons and Chartered. The low-priced South Africans may come right eventually, and the Northumberland Rubber and Tea has fair prospects. In fact, you need not sacrifice any of your holdings in a hurry. G. H. W.—The state of the market has obviously been against all these shares. The mines, Nos. 1, 2, 3, and 5 should come right in time. Petroleum options (4) are very speculative, but with considerable possibilities. The Rubber shares, 6 and 7, have gone down with the rest of that market, and there is no option but to hold for the present. D. A.—(1) This Rhodesian mine is still in the development stage, and it will therefore be some time yet before it commences to pay dividends. (2) According to present indications, in June. (3) With reference to Oil shares, you might consult my article for further hints.

OILS; INDUSTRIALS.—(1) Roumanian Oilfields are £1 shares, fully paid, and quoted at about 10s. each. (2) British Australian Oil are £1 shares, 15s. paid (thus having a liability of 5s. per share), quoted at 1-16 discount. Both have fair prospects, on any resumption of the Oil boom. (3) The Company has a very fair dividend record, the distribution for 1909-10 having been 15 per cent., and the shares are a good holding, although they are not quoted in London. (4) International Tea Pref. are somewhat speculative, and you should not hold too many. As regards the share certificates in question, you will doubtless get these in due course.

TEXTILES.—INDUSTRIAL B.—A fair Industrial holding, but when speculating it is advisable not to put all your eggs into one basket, but rather to distribute them over a wide area. Take an opportunity to sell No. 1, for instance, and re-invest in a different branch of industry. The £20 in question might be invested in some of the Oil shares mentioned in my article.

UNDERWRITING NEW COMPANIES.—SWINDLED.—I cannot quite see of what you have to complain. The firm in question urged you to underwrite 200 shares in the Esmeralda Consolidated Mines of Mexico, and you appear to have done so. It is a great pity that you allowed yourself to be persuaded to do this underwriting, of which you were quite ignorant, but you are liable.

LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY.—OXO.—There is no reason why you should change your shareholding as far as the Liverpool Victoria Friendly Society is concerned. I return the balance sheets.

EMIGRATION TO WESTERN AUSTRALIA.—E. R. READER.—I should think that as a married man with some means you will have no difficulty in finding a place, and as a practical carpenter and well experienced in the building trade, you should be a very suitable immigrant. Apply to the Agent-General of Western Australia, at 15, Victoria Street, S.W.

BANKS, ETC.—C. E. H. (March).—(1) It should be worth while holding these bank shares for a recovery. (2) British Oil and Cake Mills are a highly speculative Industrial holding. (3) The same remark applies to Greenwich Linoleum.

£1,500 INVESTMENT.—SAFETY.—Put the money into Johannesburg Municipal 4 per Cent. stock, at 99 $\frac{1}{2}$; Great Central Railway 4 per Cent. Perpetual Preference stock, at 99; Grand Trunk Railway 4 per Cent. Guaranteed stock, at 95 $\frac{1}{2}$; Vickers Second 4 $\frac{1}{2}$ per Cent. Debentures, at 106.

S. F. EDGE.—A. D. R. A.—(1) The shares are low, and the interest good, because the concern is so speculative. (2) My invariable rule is to recommend dealing only with members of the Stock Exchange. (3) Put this £25 into one of the Oil shares specially recommended in my article.

LANGLAAGTE ESTATE.—BORAX.—I know of no particular reason for the circumstance mentioned, except, perhaps, that it is now possible to treat lower-grade ore at a profit. The "lives" of the mines are, of course, lengthened thereby to a corresponding extent.

DEVELOPMENT ASSOCIATION.—F. S. C.—This company has been paying 5 per cent. per annum dividend since 1904, and is, therefore, presumably doing fairly well. There is, however, no regular market for the certificates in question, and in my opinion investment in marketable securities pays best in the long run.

PATENT FOR TAPS AND COCKS.—J. A. J.—Kindly send your name and address, as former letter has been mislaid.

PORTABLE BIOSCOPE FOR SHOP WINDOWS, ETC.—W. H.—I regret I am unable to help you to dispose of this patent, for which you claim profits of £50,000, but perhaps one of the readers of JOHN BULL who sees this may be able to assist you.

PICTURE PLAYHOUSES.—? HAD.—The firm is respectable, and the enterprise appears to be a promising one. There seems to be no reason for your apprehension.

MIDLAND DEFERRED.—T. R. P.—No one was ever ruined by taking a substantial profit, but, presuming that you have paid for and taken up your stock, you can afford to disregard temporary fluctuations, in view of the very promising character of the outlook for this company.

CONSOLS.—INNOCENT.—(1) You can sell at the market price of the day. (2) The Post Office, through which you bought the stock, will also realise it for you.

INDUSTRIAL DEBENTURES.—E. P.—The four Industrial Debentures in question are good holdings of their kind, but not what is known as "gilt-edged." In the latter category, the yield does not exceed about 3 $\frac{1}{2}$ per cent. per annum.

INDUSTRIALS, ETC.—SAFETY.—(1) A fair Industrial holding, but do not load yourself up too much with them. (2) Leave Aerated Bread alone. (3) Linggls, for choice. (4) No.

TELEPHONES.—G. A. (Peterborough).—I think these stocks have about reached the limits of their possible appreciation, and you can do better elsewhere.

ADVANCE ON CONSOLS.—A. K. (Islington).—Almost any leading bank will advance on Consols. The only question is whether the amount is big enough for them to trouble about.

HARMONY PROPS.—DONGERHOOK.—Yes, you had better hold these, but the shares which are likely to be most active are Harmony Development, at about 2s. 6d.

SPECULATIVE INVESTMENT.—SPEC.—You might put the small amount in Maikop Oil shares, such as Maikop Pipe Line Deferred, at about 18s., or London and Maikop Corporation at $\frac{1}{2}$ prem., £1 shares, 10s. paid.

ROYAL HUNGARIAN LOTTERY.—G. T.—I do not know Gorzo and Co., of Budapest, who offer you these lottery tickets, and, of course, these intermediaries are very often shady. You are doubtless aware that lotteries are illegal in this country, and I cannot, therefore, help you any further.

CLAIM ON OUTSIDE BROKER.—A. O.—It is quite correct that this outside broker owes you £13 profit on Dover "A."

CARDONA CENTRAL B.A.—RAILROAD.—The position and prospects of this road are promising enough to justify you in holding your stock.

TWO INVESTMENTS.—C. C. (Mash).—Mashonaland Railway 5 per cent. Guaranteed Debentures are a good holding, but not gilt-edged. (Box) British Oil and Cake Mills are highly speculative, and the return is only commensurate with the risk.

DRAPEY CO.—J. E. (North Wales).—This company seems to have been on the down-grade for some years, and the Preference dividend for 1909-10 was only paid with the assistance of £1,500 taken from the reserve fund. The directors' report for the past year should be out this month, and it does not look as if it will be a very favourable one. There is no market for the shares, and I am afraid you could not sell them if you wanted to.

DU BOIS COMPANY.—ADVISED.—There is very little information available concerning it. At May 31, 1910, it still had a debit balance of nearly £15,000. There is no market for the shares, and if you are not already a holder, I do not advise a purchase.

FINANCIAL ASSISTANCE.—MACICO.—This does not come within my province, and I should advise you to advertise in the leading newspapers, when you will probably be able to get into touch with people who might put up the necessary funds on terms to be arranged. Of course, have nothing to do with the doubtful type of professional money lenders.

BRITISH MOTOR AND ENGINEERING CO.—ROTO.—Neither this concern, nor the Roto Motor Syndicate appear in the usual books of reference, and I regret, therefore, being unable to give you the required information. Perhaps the officials of the two concerns will send me some details of the present position and prospects thereof.

OTIA.—OVERSEA.—I must confess my ignorance of the formation of such a syndicate, the details of which read almost like a fairy tale. However, if such people lead, you need hardly fear to follow. **CHILLY.**—(1) I cannot tell you yet. (2) You can do better in the oil shares recommended in my letter. (3) Authorised capital, £70,000 in 25 shares; issued—170,000 Vendors' and 400,000 Ordinary shares, both fully paid. **PERPLEXED.**—These shares are quoted at $\frac{1}{2}$ to $\frac{1}{4}$ premium. Two wells are now producing, and five more are being sunk. Take fair profits when you can get them. **NEW ZEALAND.**—(1) Development work is now in progress. (2) Possibly, if the oil-share market generally holds good. As far as I know, about 25. 6d. (4) Yes, but take a profit when you can get it.

LOTTERY TICKETS.—J. M.—You must know that lotteries are illegal in this country, and I really cannot assist you in the matter. I do not know the name of the firm in question. These intermediaries are mostly shady, and you would have to risk that. **F. W. L. (Brighton).**—(1) The Hungarian State Lottery is all right enough, but I cannot tell you anything about the intermediaries. They are not always to be trusted, nor can I give you the name of one. You will have to chance it. (2) No catch.

RUBBER, MINES, OILS.—ZENO.—Some of your holdings were bought at very high prices, but they are all more or less promising, and you should stick to them for the present. It is quite correct that there is no market in London for Coliseum shares, and their disposal would have to be a matter of negotiation. I believe they could be more easily realised in the North, and if your broker has provincial connections, he might be able to carry out the transaction for you.

TINGIA CONSOLIDATED TIN.—CRICKET.—The last accounts available are those for the period ended July 31, 1910, showing a credit balance carried forward of £5,679. The company is an Australian enterprise, and there is very little market for the shares. You might sell, if you can find a buyer.

SOCIETY INVESTMENT.—ENGINE DRIVER.—I prefer investment in sound securities. Such societies are being hard hit by recent land legislation.

KAFFIRS; THEATRES.—H. O.—Yes, the four South African mines mentioned (New Primrose, Van Ryn, May Consolidated, and Robinson Deep) pay half-yearly dividends, the declarations being usually made in June and December. They are all good holdings of the kind. I do not, however, like the other shares mentioned, for which, moreover, there is no market.

UN-NAMED COMPANY.—LEX.—First of all, you leave me in the dark as to the name of the company, and, secondly, a good deal depends upon its Articles of Association. I believe, however, that the resolution, provided that it has been passed by a sufficient majority, is legal.

W. S. CHAPMAN AND CO.—J. H. G.—I cannot trace this company in the usual works of reference. You must, therefore, furnish me with some more information, balance-sheet, etc., before I can advise you.

MONARCH GOLD MINING.—MILO.—This company is no longer in existence, and therefore the shares are valueless.

BUILDING SOCIETY.—G. R. X.—I do not refer to any society in particular, but my remarks apply to all, though, of course, the societies themselves have no control over the causes—chiefly onerous land legislation. Your best course is to withdraw when possible, and re-invest in sound securities.

ARGENTINE RAILWAY STOCK.—W. T.—I should not have advised you to run a "Bull" of this stock, the market in which is rather narrow. Evidently, someone knows something regarding the coming interim dividend announcement, and on any further improvement you might as well close.

SOUTH AFRICANS.—BRADFORD.—Hold both shares, but do not average until the market gives distinct indications of a steady turn for the better.

KAFFIRS, ETC.—J. W.—(1) These Kaffirs have declined along with the rest of the market. No option but to hold. (2) The Oil shares are not amongst my particular favourites; their only chance is in an active market. Take an early opportunity to get out.

RUBBERS; MARCONIS.—Mrs. M. W. D.—Both the shares mentioned are promising of their kind, but highly speculative. It is for you to consider whether, in your position, you can afford to take such risks. Personally, I think not.

STUD HORSESHOE COMPANY.—ROBIN REDBREAST.—I hear that this will only be a private syndicate, but later on perhaps a public company will be formed.

CORPORATION LOANS.—NORTHERN.—The Times is probably the best paper for the purpose, but corporations usually make use of their local press for such advertisements.

OUTSIDE BROKERS.—R. M. M.—The concern mentioned is, of course, an outside firm, and the system of quarterly accounts is not at all satisfactory. You should deal through a member of the Stock Exchange. **IMPERATOR.**—I have had no complaints with regard to the outside Broker No. 1, but No. 2 are not paying regularly, and you should have nothing to do with them. In fact, it is always best to deal with a member of the Stock Exchange. **H. B. C.**—(1) I do not think much of them. (2) Yes, commissions of brokers vary with the stocks, and are, for instance, different in Home Rails from those in mining shares. **H. J. F.**—There have been a good many complaints with regard to this firm of outside brokers, as they delay payments. You must worry them until they pay, and if you cannot get the money employ a solicitor. **J. L.**—You certainly seem to have been very badly treated by these outside brokers, but you have only yourself to blame. This is a well-known dodge, and after your experience you ought to leave outside brokers alone. **R. R.**—No, I strongly advise you to have nothing to do with the Shaftesbury Avenue people. They are outside brokers, and I do not like their business. **OSWESTRIAN.**—I am afraid this is a bad debt, and there is very little chance of getting the money. You might try the Protection Agency. The documents are returned. **ANXIOUS (Cramlington).**—I am afraid you have been the victim of a swindle. This outside firm has evidently disappeared, and I do not see how I can help you. The document is returned. **B. G. F.**—Concerning this firm I have many complaints, as they do not pay up. Yours is the usual fate. You might try a solicitor. **N.E. READER OF JOHN BULL.**—I do not think that in your position you should deal with these people. It is a mere speculation, and you might as easily lose your money. **W. S. (Falkirk).**—The usual trap of the outside broker. It is absolutely valueless. **EXPRESS.**—I should think you should be glad to receive the £18, and not trouble about much more. Why do you deal with outside brokers? **A. L. B.**—You will quite understand that this is highly speculative,

and it is by no means certain that you will win. On the contrary, the chances are that you will lose. **TATTO.**—All these dealings are highly speculative and risky, but the last-mentioned concern does not even pay the profits. **M. C.**—As a poor working man, you are not justified in going into this rash speculation, usually paid the profits to their clients. You had better send me the whole of the documents, and I will see whether the money can be obtained for you. **F. C. (New Tredegar).**—I do not recommend this highly speculative option business, you can easily afford to lose the money. **F. T. W.**—(1) No, I know nothing yet of the outside brokers mentioned, but it is quite sufficient to say that their last deal was not profitable. Have you obtained your latest profits? I am inclined to be doubtful. I do not recommend dealing with No. 2, but No. 3 are fairly respectable, though I do not know their means. **NELLA (Shrewsbury).**—These are outside brokers, with regard to whom very little is known, and you cannot rely on the statements of former profits made for their clients. You should deal through a member of the Stock Exchange. **COUNTRYMAN (Bangor).**—I think nothing of the value of these people's financial enquiry agency. Nor do I recommend you to have anything to do with the firm in Shaftesbury Avenue, and, in fact, you ought to have had enough of outside brokers. **J. P. (Abergele).**—I do not advise dealing with outside brokers, although I have not received any complaints with regard to the one mentioned by you. In the long run, most of these will be found to go wrong. I note what you say with regard to employment in Canada. **INQUIRER (Burn).**—With regard to the E. and E., I strongly advise you to have nothing to do with them, if you do not wish to lose your money. **LAISSEZ FAIRE.**—(1) You will quite understand that these are outside brokers, although there are no complaints against them, but you cannot be sure of making profits. It is just as easy to lose in speculating as to gain. (3 and 4) They do not do so generally, but it is preferable to buy the shares outright. (5 or 6) *Financial News* or *Financial Times*. **JUNO.**—(1) Very doubtful. There are many complaints that they do not pay up. (2) I have had no complaints with regard to this company, but you will quite understand that you are not certain to make money—that you can as easily lose—and it is, therefore, not the way for you, a working man, to employ your savings. You should buy some progressive shares, for which you can pay, say, some Oils, and hold them for a rise. **J. S.**—Trust not this trust. They are outside brokers, under a misleading name, and you would stand to lose your money if you speculated through them.

(A large number of replies are unavoidably held over.)

INSURANCE REPLIES

Insurance Enquiries should be addressed Insurance Editor, 93, Long Acre, W.C.

PRUDENTIAL ASSURANCE CO.—A. A. (Aberdare).—We do not think you will get what the agent promised you, but put the question straight to the company. We return your policies. **ACE (Lawndes Square).**—You can, of course, stop paying if you wish to do so, but your policies would lapse. **J. R. J. (Liverpool).**—There is no insurable interest. **PSEUDO-QUAKE.**—If the facts are as you state them, the assignment should be valid, but you were in error in not insisting upon an explanation when the company made the note to which you refer. **H. R. (Chesterfield).**—There would appear to have been great irregularities, and as the person holding the policies, you should disclose the facts to the head office of the company. **P. B. (Bournemouth).**—The policy seems to be sound. **SOLDIER (Allness).**—They are not policies we can recommend. We return them under cover. **A. P. (Haverstock).**—There is no insurable interest. **WATFORD.**—There is no insurable interest. We return your policy. **E. R. H. (Wellingboro).**—If you will send on the policy, we will reply to your question. **HOAX (Chesterfield).**—We think your wife would have difficulty in making out her title.

PEARL LIFE INSURANCE CO.—M. A. T. (London).—The mis-statements, if they could be proved, would invalidate the policies, which we return under cover.

PROVIDENT HOMES INSURANCE CORPORATION.—K. W. (Glasgow).—You should pay up the overdue premiums, otherwise you lose all you have paid in.

LONDON AND MANCHESTER INSURANCE CO.—WIDOW (Oldham).—We question whether there is any insurable interest. The policies are returned under cover.

EQUITABLE FRIENDLY SOCIETY.—I. E. (Shepherd's Bush).—We have no reason to doubt it. We return your documents.

LONDON AND PROVINCIAL ASSURANCE COMPANY.—G. B. (South Shields).—It is difficult to advise you at the moment. Write us again in a few weeks. Meantime, do nothing in the way of change.

REFUGE ASSURANCE CO.—J. T. (Dursley).—It is doing a very large industrial business.

STATUS OF COMPANY.—CROOKSTON CASTLE (Paisley).—The company is of high standing.

INSURABLE INTEREST.—E. W. (Llanelly).—No, there is no insurable interest. We return your policies.

VALUE OF POLICY.—M. H. R. (Clayton).—You appear to have no insurable interest.

ROYAL LONDON INSURANCE COMPANY.—CHESTER.—The collector advised you properly. As the matter stands, there is no insurable interest.

CARAVAN LICENSE AND INSURANCE.—L. R. (Wembley).—We will make some enquiries and let you know next week.

NON-TARIFF FIRE OFFICE.—R. E. P. (Northampton).—Yes, certainly, some of them. One of the best is the Fine Art and General.

WESLEYAN AND GENERAL ASSURANCE SOCIETY.—L. G. (Upper Norwood).—If the facts are as you state them, you have been grossly deceived by the agent. Write to the head office and explain the facts to them, requesting an explanation. Let us know the result of the correspondence.

NEW YORK LIFE INSURANCE COMPANY.—TONTINE (Tollington).—It seems to us that the company is within its rights. We do not see how the loan agreement is to be got rid of, or that it is other than an equitable document.

PROVINCIAL HOMES AND PROVINCIAL ASSURANCE.—J. H. T.—It certainly seems to be time that these concerns should arrange their dispute, which appears to be leading to the transfer of deeds, while you cannot get information about what is going on. This is bound to create a feeling of insecurity amongst the shareholders, whose claims have been transferred.

STANDARD UNION TRUST.

At the first general statutory meeting of the shareholders of this company on Wednesday, last week, Mr. W. O'Malley, M.P., who presided, stated that applications for 100,103 Ordinary shares of £1 each, and 4,560 Founders' shares, had been received and allotted at par. The business in which the directors had been engaged had been so successful that they could safely recommend to them out of profits the payment of an interim dividend of 5 per cent., and this from one department alone, and they thought that they would be able to pay quarterly interim dividends of 5 per cent. to the shareholders, with the prospect of adding to these distributions a substantial bonus at the end of the financial year. They had been fortunate in securing a very large interest in an important oil palm enterprise in tropical Africa, which enjoys such favourable economic conditions for the collection and treatment of the produce as to render large profits certain. The directors had also under consideration an important mining concession in China. Well-known experts who had examined this business stated that its prospects were equal in every way to those of the now flourishing Pekin Syndicate and the equally successful Chinese Engineering and Mining Company. After referring to a new patent process for cleaning rubber, which had been submitted to them, the chairman said he was sure they would agree that it was a good augury for the future that success had attended their first efforts on behalf of the company.

FESTIVAL of EMPIRE

May to October

CRYSTAL PALACE

(UNDER PATRONAGE OF HIS MAJESTY'S GOVERNMENT).

IMPERIAL EXHIBITION—PAGEANT OF LONDON.

The whole glorious Empire made real for you. The stately Empire city in the lovely grounds of the Crystal Palace. More inspiration and fun for One Shilling than was ever offered before by any Exhibition. The centre of a thousand different kinds of interest and enjoyment.

The Entire Proceeds will be devoted to the King Edward VII. Hospital Fund.

OPENING DAY—FRIDAY, MAY 12

GRAND EMPIRE CONCERT at 3.30 p.m. In the Gracious Presence of their Majesties the **KING and QUEEN.**

Grand Patriotic Concert at 8 p.m. by **MASSED GUARDS' BANDS.**

Grand Fireworks Display by **Jas. Pain & Sons.**

PAGEANT OF LONDON AND EMPIRE.

2,000 years of history visualised—a gorgeous riot of colour. Vast spectacles of historic interest never to be forgotten.

THE "A' L-RED" ROUTE.

The line that links the Empire, showing you the life, the labour, the wealth and wonders of all the lands where the British flag flies

COUNTLESS ATTRACTIONS.

Amusing—historic—instructive. **New London**—the Empire's city in the year 2000, by John Hassall, R.I., and Walter Emanuel—**Wild Australia**, the life of the bushranger—**Maori Village**—**Bostoca's Zoological Congress**—**London in Flames**, Realistic representation of the Great Fire of 1666—**Flying Chair**, all the sensations of the Aviator in perfect safety—**Mountain Railway** and **Water Chute**—**Joy Wheel**—**River Caves**—and numberless other attractions which make the beautiful grounds of the Crystal Palace the place of a thousand entertainments for young and old alike.

IMPERIAL SPORTS

Competing teams from all parts of the Empire every Saturday.

THE TERRACE CLUB. A perfectly appointed Club for ladies and gentlemen, beautifully situated in the grounds of the Crystal Palace. Subscription: Gentlemen, £3 3s.; Ladies, £2 2s. Application for membership should be made at once to the Secretary, The Terrace Club, at 133, Oxford St., London, W.

FAIR OF FASHIONS

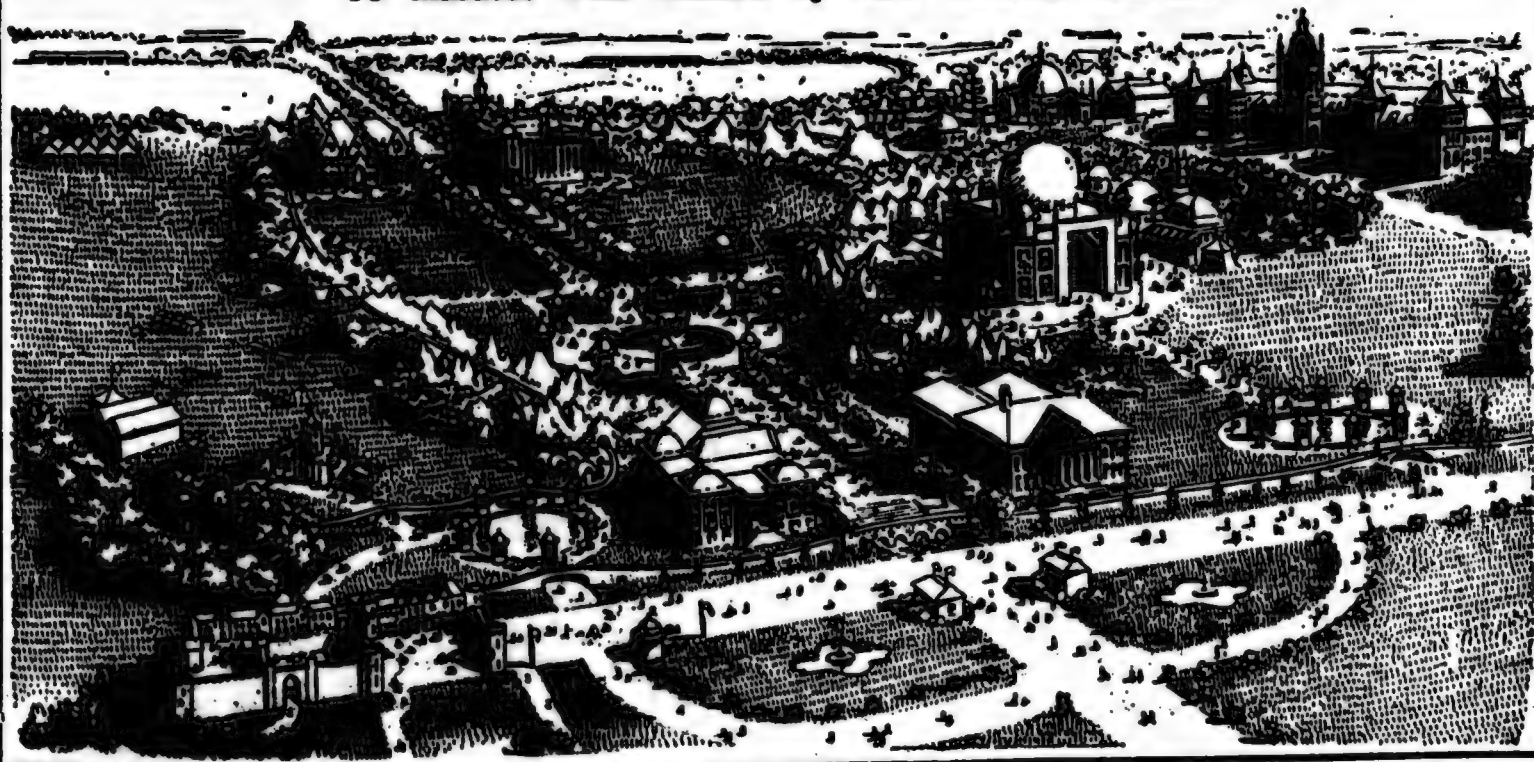
A brilliant Exhibition of Dress, in South Transept.

1/-

ADMISSION TO PALACE AND FESTIVAL OF EMPIRE
Admission to Palace and Festival, including return railway fare from any Underground Station in the inner London area, or from termini of the S.E. & C. or L.B. & S.C. Rys. 1/6.

1/-

15 Minutes from London by New Electric Service.



LETTERS FROM JANE ANN.

BEING COMMUNICATIONS FROM A YOUNG PERSON TO
HER FRIENDS AND RELATIONS.

By MOORE ANKING.

SKIBBORIDGE NEUK,
SITHA, N.B.

DEAR MISS PEGGY MACNIFF,—I got the loving letter you sent, and don't thank you for it. I s'pose you think it's clever of Clara Parkins to spin all those lies about me. Just as if I couldn't tell her off if I liked.

Fancy her saying she don't know how I got in service, 'cause I was such a dunce at school.

P'raps I was and p'raps I wasn't. One thing, I didn't get a parcel of clorridge of lime for reglar attendance. And I didn't get a holiday from sowing-lesson so's I could have a haircut and a bath.

Used to be sorry for her I did, and always one of the first to move so's she could get out of her seat.

I'm sure I always been a friend to Clara Parkins and she can't say different. That is not if she speaks the truth. She couldn't when I knew her.

And 'bout me not being much of a figger.

Well, I don't want to show her up, but I could. If I liked to open my mouth I could say a lot.

One thing, she couldn't go to service and wear a cap. Not unless she fixed it on with tintacks. Got no hair to pin it to. Ask her why it wouldn't grow; the health lady can tell her.

I got a lovely head of hair. Everybody says so. I could pin a chest of drawers to it if I liked. Bit different to the half-ounce of shag she tries to put in curl-papers.

Good job for her I'm easy going and not soon upset, but she no business to talk about my figger.

One thing, a dress on me don't quite look like a rag round a whip-handle. Nothing to stop me wearing a air'em skirt if I liked.

There would be if I had legs like a capital O. That's a bit more you can tell her if you like, and if you don't think it'll make any more unplessantness.

I — can — hardly — keep — from — sobbing — when — I think — what — she's — said — about — me.

She — knows — I'm — tender-arted — and — forgiving — that's — why — she — takes — ad-vantage. Wicked — cat.

P'raps she thinks she's somebody just because she can perswade some people she's married.

One thing, I'm not frytened of Clara Parkins nor yet of the k-legged sketch she keeps house for.

Married! She ought to be married, she ought. Her that had to sit the baby on a hot plate to dry every Satter-day night. Hadn't a towel in the place.

I don't s'pose she told you what the saniterry man said when he come to see if she was keeping her room any cleaner. She'd just took the baby off the plate, and he said, You don't want no fire-guard for that child, missis, what you want's a rear-guard to cover it's little sunset. It's red-hot.

The woman upstairs where she lives told me every word. There being a small hole through the floor, the person can't help hearing if she just shifts a bit of canvas.

I'm sure I don't wish Clara Parkins no harm, but I wish she'd keep herself to herself. That'll be quite enough for her to do, specially as there ain't a hook or eye on a blessed rag she's got. Safety pins is only mortal; they won't last for ever.

One thing, if Bert and I was to get married on the hire system, we shouldn't be wanted to disinfect the furnicher twice a week. She had to. I don't want to open people's eyes, but you ask to see the paper she had to sign.

Won't catch me getting married and having to wash the youngster and stew the cabbage all in the same piedish.

What my poor dear father used to say was, It's a long lane that gathers no moss, and I dessay she'll be sorry some day for all the unkind things she's said about me.

I hope she'll soon learn to be more nicer behaved. It's wicked to run people down behind their backs. We ought all to be more forgiving, then the world would be happier for everybody. I should be sorry to say things about her, you know that. She ain't worth it.

Of course, I shouldn't like you and me to be any worse friends, dear. I'm not one for falling-out. And do write me another nice long letter soon's ever you can.

Your always affectionate friend,

JANE ANN.

THE CHEAPEST INVESTMENT IN THE MINING MARKETS

CHILLAGOE COMPANY LIMITED.

ITS HISTORY AND PRESENT POSITION.

NOW STAND AT 6/6 TO 7/-.

CHILLAGOE COMPANY LIMITED.

It is managed in a sound, conservative manner by a Board composed of steady business men, and has capital of £500,000, divided into 1,000,000 shares of 10s. (gs. paid), and there are debentures issued amounting to £773,300, of which £200,000 are secured on the Etheridge Railway, the balance being on the general assets of the Company.

SMELTERS AND RAILWAYS.

The Company built large smelting works at Chillagoe and a railway from Chillagoe to Mareeba.

The Company's enterprise has caused interest to re-awaken in the Etheridge Field, and other groups are opening up some of the old dividend-paying Mines, and as the Company's smelters are the only plant in the district which is able to treat the ores, they have to send their ore by the Company's railway to the Company's smelters, thereby giving the Company the carrying and smelting profits, in addition to the vast profits to be earned from the treating of their own ore from their own mines.

The Etheridge Prospecting Syndicate, Limited has also been formed, and again it should be noted that each mine opened up will bring fresh custom to the Railway and smelters.

The Railway is to be purchased by the Government in fifteen years from the 5th February, 1906, and the Act provides that the price shall be fixed by valuation, based on the average net earnings of the Railway for the last five years of the term of fifteen years.

The Etheridge Railway has now been completed, and was handed over to the Government in December, 1910. It earned during the twelve months ended March 31st, 1910, £17,700, although not completed, and if these earnings are taken as the basis for the Government price, and multiplied by 28.4/7, it will be found that the price to be paid is about £505,700, which is considerably in excess of the total cost of the Railway, and therefore shows a profit to the Company; but it appears a fairly safe and conservative estimate to take £50,000 as the average net earnings, and as the basis for the Government price. This, multiplied by 28.4/7, gives about £1,422,850 as the price to be paid, which means that the Company will receive about £443,000 approximately the cost of the Railway, and one-half the surplus, or a total of £792,925, which, after paying off the debentures on the Railway, £200,000, leaves a sum available for the ordinary shareholders of £592,925, or considerably over 10s. per share.

ITS MINING AND COMMERCIAL UNDERTAKINGS.

Four of the mines were sold to the Etheridge Gold Mines, Limited, but the Company has several options left over mines, at very low rates, and are the owners of several more on which prospecting and development work is now being carried on, and we believe that one, or not more of these mines, is opening up in a most satisfactory manner, the work having exposed very rich ore in large bodies. Many of the readers of this article will remember the Etheridge Gold Field in the height of its success, when large dividends were paid from the Mines, and there is no reason why the future of the Field should not be more successful than ever it was in the past, by means of the modern appliances which can easily treat the complex ores of this district, to which the oxidised ores gave way as depth was attained. The Company has recently acquired four square miles of coal-bearing land, which contains a 20 ft. seam of coal, and it is believed that the Government will build a railway to the coal field to connect the Chillagoe Railway and the Field. The Company will very shortly be in a position to manufacture its own coke, of which it is already using 500 tons per week, and it is expected that the consumption will increase to 1,000 tons per week at an early date. This manufacture will save the Company about £1 per week on coke used, in other words, the Company will effect a saving of £500 per week at the present rate of consumption, or £1,000 per week on the increased rate of consumption which is anticipated. In addition to this saving, the Company should make a very large profit from the sale of the coke to other consumers along its railway, and this business should prove to be not the least remunerative of the various enterprises which accompany the enterprise. As has been officially announced, cement works will be immediately established, and the manufacture of cement on a large basis be entered upon, and an estimate formed on a very conservative basis shows that the Company should make at least 15s. profit on every ton of cement manufactured.

As the amount written off for the depreciation of plant has been very large during the preceding years, as well as for the year ended 31st March, 1910, the plant now stands in the Company's books at an absurdly low figure, and it is anticipated that all heavy payments having ceased, the Etheridge Railway being completed and no further sums being necessary to be written off for the depreciation of plant, the accounts for the year ended 31st March, 1911, which are due shortly, will show that the Company is rapidly nearing the point when dividends will be regularly paid, more especially as the net profit shown should be considerably in excess of the amount earned during the previous twelve months. The net railway earnings during the twelve months ended 31st March, 1911, amounted to over £79,000; and the total value of the metals produced from the smelters during the same twelve months amounted to £304,573; so that, if we allow that only 15 per cent. of this is profit, and do not allow that any of the metals were produced from ore brought from the Company's own mines, the whole product of which would represent profit to the Company, we have a net profit from the smelting works of about £45,000, or a total net profit on the year of £124,000. The commencement of dividends during the current twelve months can be looked upon as practically a certainty, and in view of the possibilities of the Etheridge Gold Field, the enormous profits which must be realised by the railway from the carrying of the cattle which will be necessary in the magnificent stock country, through which the Railway runs, and the progressive nature of the commercial undertakings of the Company, those dividends will surely show big increases from year to year, and the present splendid opportunity of acquiring an interest in a Company which is rapidly becoming one of Australia's biggest corporations, will have passed, and the shares, which to-day stand at a big discount, will as surely stand at a huge premium.

These particulars, which are extracted from advertisements in the Daily Telegraph, have been compiled by Dennis Spurling and Co., Ltd., of 3, Crown Court, Old Broad Street, London, E.C., who desire to point out that they are not stockbrokers, and will not execute any orders; they are interested in the Company as shareholders, and are holding their shares for very much higher prices, the object of this advertisement being to draw the attention of the investing public to the sound intrinsic value of Chillagoe shares. Many of the readers of this article will recollect that Dennis Spurling and Co. were largely instrumental in pointing out the intrinsic value of the shares of the

MOUNT LYELL MINING AND RAILWAY CO., LTD.

when the price was only 14s.; these shares rose to 52s., and have consistently paid big dividends. Messrs. Dennis Spurling and Co. think that there is a bigger future before the

CHILLAGOE COMPANY LIMITED

shares at 7s. than there was before the Mount Lyell shares at 10s.

COMPARISON.

We invite those interested in furniture to visit our Showrooms to compare our stock and prices with those advertised by other firms. You will not be pressed to buy, but we are sure that after comparison you will be thoroughly convinced that we are the Firm to deal with. We furnish throughout and our Departments include Carpets, China, Linen, Plate, etc,

MODEL FLATS.



Dining Room, as illustrated,
complete

£26 10 0

We are showing several Specimen Rooms in various styles and periods and also a series of Model Furnished Flats at £50, £100, £300 and £500. An inspection of these may be of some assistance to those contemplating furnishing. We illustrate here the Dining Room from our £100 Flat. This room is in the Sheraton style.

All our goods are marked in plain figures at competitive cash prices, but for those who do not find it convenient to pay cash, any goods we sell can be had on our Gradual Payment System, the payments extending over 1, 2 or 3 years, without deposit, added interest or any extra charge.

Country Orders packed free and carriage paid, and Country Customers' fares paid to Town on orders of £30 and upwards. Illustrated Catalogue Post Free.

Midland Furnishing Co., Ltd.,
15, 17, 19, 21 & 23, Southampton Row,
HOLBORN, LONDON, W.C.

Six doors from the Holborn Restaurant and Holborn Station (G.N., P. & B. Rly.), 1 minute from British Museum Station (Central London Railway), and 3 minutes from Oxford Street.

OUR COMMISSIONERS IN GLASGOW, SHEFFIELD AND HULL.

EIGHT O'CLOCK CLOSING—GLASGOW BUSINESS METHODS—THE BOARDING-HOUSES—A SHEFFIELD IMPOSTOR—HULL POLICE SYSTEM.

GLASGOW NOTES.

Glasgow, the second city in the Empire, is not a "well-dressed" city; a walk through the wide streets, and a glance around the windows of the many fine shops clearly show that; but it is essentially a properly dressed city. By that I mean that if by chance the sun does come out, there is not an immediate display of light washing dresses—the Scotch ladies know the vagaries of their climate and cannot be tempted to indulge. No, they dress prepared for a deluge of rain, in serviceable frocks and oilskin coats topped with a fisherman's sou'-wester. That is the first impression one gets. Another is the fact that there are more pretty women to the square foot than anywhere else in the United Kingdom.

EIGHT O'CLOCK CLOSING.

All the shops, except tobacconists and one or two other trades, shut at eight prompt. It is impossible to buy a loaf of bread after this hour, be you ever so hungry. Whisky can be got, however, up to ten. Perhaps the latter is looked upon as more of a necessity than bread.

GLASGOW BUSINESS METHODS.

One wonders when business is transacted in Glasgow. There are, scattered about in a very small area in the heart of the city, some fifty tea-rooms, and in these, all day long, are to be found from twenty to a hundred clerks, managers, buyers from the various emporiums, etc., etc. They seem to drop in casually for a cigarette, a cup of coffee and a chat with their friends. These little visits are frequently repeated during the day. I saw one man come in three times in an hour-and-a-half. I am told that if you want to see a man on business here, it is almost hopeless to call at his office; you must find out the tea-rooms he frequents.

THE BOARDING-HOUSES.

In the neighbourhood of Sauchiehall Street there are a lot of boarding-houses, and some of these are conducted in a rather strange way. I suppose that it is nobody's business to supervise them. I rang three up on the telephone. The answer of one to my question, "Can you get someone who will go to the theatre with me after tea?" was, "Well, look here, you had better come up and see me. I cannot talk *business* over the telephone."

A SHEFFIELD IMPOSTOR.

I have had forwarded to me complaints about a supposed Sheffield firm known as the X.L. Manufacturing Company. The firm's method of working is as follows:—An individual, who uses a smartly painted cart, calls on tradesmen and desires to sell a new (and of course exceptionally good) washing powder. If the customer seems impressed, he is offered the sole agency in the district, together with a large supply of handbills printed with his name and address, and it is also arranged that a staff of lady canvassers shall be sent to work the district thoroughly—in fact, it is guaranteed that the goods bought shall be sold in this way. The stuff is delivered and paid for. The "representative" disappears. The lady canvassers probably break down under the weight of orders, for they fail to show up, and the shopkeeper finds himself burdened with some grosses of a very inferior article, which he has a great difficulty in selling at any price.

I find that the "works" of the firm is a small lock-up shop, rented at about 4s. per week. The "machinery and stock" consists of a few packing cases, empty and on end. The "staff" is the representative himself, who only comes home when sold out, and loads up to issue forth on a fresh raid. The fullest enquiries fail to find anyone who has ever seen any of the lady canvassers, etc. I think that it behoves the various shopkeepers to be chary of placing orders for cash. No legal redress is possible, as if the whole "stock and plant" were seized, it would not realise eighteenpence. The last time I heard of this device, the article palmed off upon luckless tradesmen was what was described as a very special brand of cigarettes.

HULL POLICE SYSTEM.

For a very long period the methods of the Hull police and the hypocritical, goody-goody administration of the law, more especially in regard to licensing matters, have been the subject of much public comment and no little criticism. Under the *regime* of the Chief Constable who is now in charge of the Cheshire force, a system came into operation, or was adopted by him from his predecessor, of paying civilians—often of far from irreproachable character—to act as agents and spies for the police. In one case of an application for a licence for a public-house, which was successfully objected to by the police—the George Yard Inn—it came out in evidence that a woman employed by the police had been given money to enter the house and make bets with, presumably, the *avowed object of securing a conviction*. Recently caustic comment was made in reference to another case in which the police agents have been successful in depriving a licensee of a living and losing a valuable licence for Messrs. Worthington and Co. This was a small beer-shop in St. Luke's Street. Corroborative evidence was given by a man who had a long list of convictions at the police court, and who admitted in cross-examination that he had lost several good situations *through dishonesty and misconduct*. Mr. A. Rollit, the defending solicitor at the police court, and Mr. Tindal Atkinson, K.C., who conducted an appeal at Quarter Sessions, both commented strongly on this, and the Hull stipendiary magistrate said he thought the police should not have employed a man of this character—or no character. In his evidence the man admitted that he entered the public-house with a plain clothes officer, and on one occasion sat drinking for two hours. In answer to Mr. Rollit he said he *had lost count of the number of half pints he drank*. The ratepayers of Hull, who have a big reputation as "temperance" advocates, will doubtless be pleased to know that the police authority not only found money for this man to sit drinking hour after hour, but also paid him for doing it—and all to secure a conviction against a licensee for permitting his customers to play a game of darts, in which the loser paid for drinks.

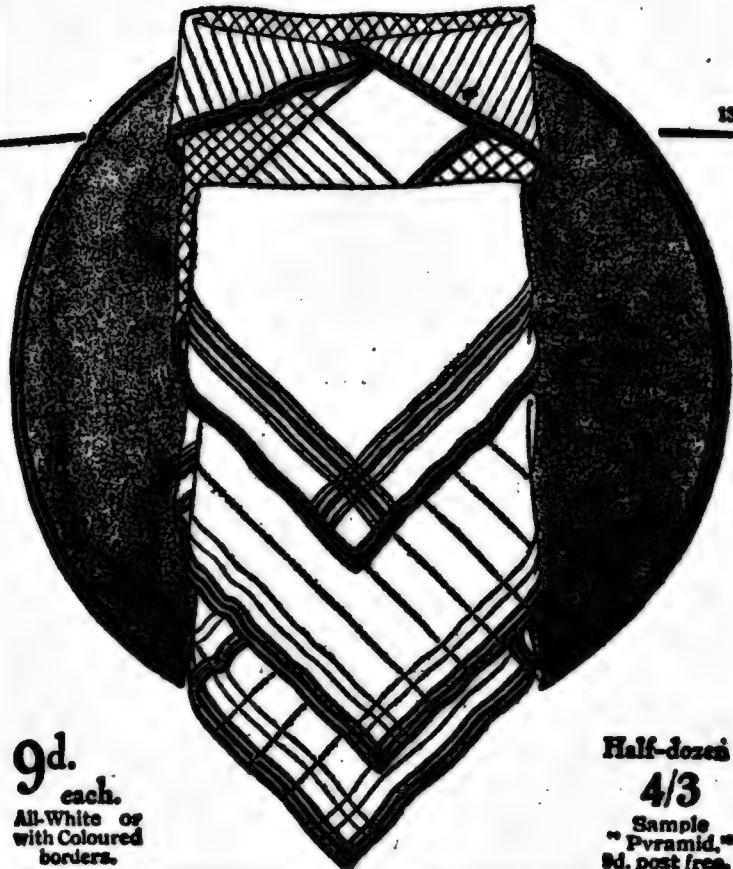
These two cases are not isolated ones by any means, but hitherto the attention of these "outside" policemen has generally been devoted to licensing cases.

The latest development of the system was exposed during the hearing of a case at Leeds Assizes, in which a Hull man, named Thomas William Watson, was charged with breaking and entering a Wesleyan Mission building, known as the King's Hall, on March 3rd. At the trial a man named Arthur Williams was called as a witness, although he did not come forward at the police court proceedings—the obvious reason being that, in view of the expressed disapproval by the stipendiary magistrate in the licensing case, the police were unwilling to allow him any further opportunity of calling public attention to this dangerous and growing practice. This witness's evidence was of such a character that it is highly probable the case would never have got further than the lower court had he been called. He stated that he was approached by the prisoner to assist him in breaking into the King's Hall to see what they could get, and *an arrangement was made* that the prisoner should be helped over the wall, get into the building and open the front door of the Mission. The first part of the programme was, according to Williams, carried out, but immediately Watson was in the building, witness telephoned for the police, who came on bicycles. Despite this, and the fact that the building was being watched by several officers, the man inside got out and bolted. Mr. Hamilton put the question to witness: "Why do you do this?" to which the answer came, "I have two reasons for it. One is that I was working with the police at the time." The prisoner denied that he was the man inside and, although Williams and two police officers swore to his identity, the jury returned a verdict of Not Guilty, which evidently showed the credence they placed on the word of a paid agent of the police, willing to enter into an agreement to commit a burglary.

All the desirable qualities of a gentleman's handkerchief are found in "PYRAMIDS." Fine in texture, soft and pleasant in use; tasteful patterns in White and in Colours, and unusual durability.

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each.
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with Coloured
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RIVIERA is a light-weight Pure Wool Cloth, that has a soft Crêpe-like finish. It is equally suitable for Shirts, Pyjamas, Night Shirts, or Undergarments, and is stocked by us in an extensive range of patterns. Let us send you the full range, or, better still, call at one of our Shops, examine the garments, and see the excellent selection we are able to offer you.

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UNSHRINKABLE.**
Should it fail to give you the
fullest satisfaction in every
way, we stand ready to at
once replace it with another
garment, or refund the
full purchase money.



SPECIAL DISPLAYS IN OUR WINDOWS THIS WEEK.

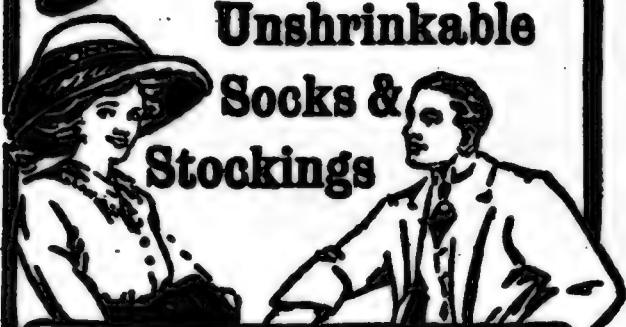
SHIRTS, 7/6 (Double Cuffs.) each.	PYJAMAS, 13/6	VESTS, 6/6 (Half-Sleeves.) each.
TENNIS SHIRTS, 8/6 each.	NIGHT SHIRTS, 11/6	BATH GOWNS, 22/6
		TRUNK DRAWERS, 6/6 each.

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All-wool

Unshrinkable
Socks &
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Comfort is the dominant feature of *Jason* Hosiery. Comfort, because *Jason* are all wool—the recognized best & healthiest footwear. Comfort, because the *Jason* process makes the hose soft and silky to the feel—easy to wear. Comfort, because *Jason* hose never shrinks—never becomes too small. In all styles, art colourings, vertical and fancy stripes—lace, plain or ribbed—for ladies, men & children. Of all Drapers, Ladies' and Men's Outfitters. In case of difficulty, write to
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FIT WELL
and
WEAR WELL

They are truly
comfortable, and
in cut, style, and
appearance rep-
resent unequalled
value.

Excellent quality

**ZEPHYR
COTTON
TUNIC
SHIRTS**

Single Cuffs, stiff
round-cornered wrists
Ready for immediate
wear, in all sizes

3/11 each.

Six for **23/-**



Patterns of shirt materials sent on
application.

Made in the best col-
ourings, new coloured
stripes on white
grounds; white stripes
on colour grounds;
white stripes on blue
grounds; and plain
white.

TO MATCH THESE SMART SHIRTS
HARRODS SELL TIES at 2/6.
SHAKE: at 1/6.
HEMSTITCHED SILK HANDKERCHIEFS
at 2/6.
AND FINE CASHMERE HALF-HOSE
at 1/6 p r pair.

HARROD & Ltd. (RICHARD BURYRIDGE), LONDON, S.W.,
Managing Director.

IMAGINARY INTERVIEW.

SIR ERNEST J. SOARES.

BY WALTER MOORE.

I followed Sir Ernest Soares down to Barnstaple, to have a talk with him about his appointment as Assistant Comptroller of the National Debt Office.

I am willing to confess that when I was shown into his study at Upcott he was not a bit pleased to see me.

"About this appointment of yours," I began.

"Oh, d— my appointment!" cried Sir Ernest, striding up and down the room, whilst he tore at his hair with both hands.

"That, in effect, is what quite a lot of people are saying," I remarked, selecting the easiest chair and dropping into it.

"Can't I have peace for a single week-end?" demanded Sir Ernest, suddenly confronting me with an enraged countenance. "Must you chase me from London to plague me in my own home with question and criticism?—Hang the National Debt Office! HANG the Assistant Comptrollership!! HANG the—er—everything!!!"

I could see what Sir Ernest needed. I looked around for the tantalus. I spotted it in a moment. Strange, but I always seem able to spot the tantalus if there be one in the room.

"Say when," I shouted above the hiss of the syphon.

"When," murmured Sir Ernest mechanically.

I thrust the glass into his hand, bent his elbow for him, and allowed the draught five minutes to operate.

"What on earth possessed you to apply for the Assistant Comptrollership?" I asked.

"It's a soft job, and I wanted it," replied Sir Ernest.

"Yes; but your qualifications?" I observed.

"Oh, nonsense!" exclaimed Sir Ernest. "All this cry about qualifications is unadulterated humbug. What qualifications has Runciman for his job, or McKenna for his? It's a question of Party, not efficiency. I have served the Liberal Party long and faithfully. Surely I have a right to the first decent job they could find for me?"

"That's all very well, Sir Ernest," I replied. "But let me ask you to look at the question from another point of view. Here we have the National Debt Office. It is staffed by a number of laborious civil servants, all watching eagerly for a chance of promotion. The Assistant Comptrollership falls vacant. One, at the least, of the senior officials is perfectly qualified to fill the post—better qualified, if I may say so, than a Party politician like yourself, who, originally a Manchester solicitor, drifted into Parliament and became successively Parliamentary Private Secretary to the Home Secretary, Charity Commissioner, and a Junior Lord of the Treasury. But this perfectly well-qualified official is passed over and you are pitchforked into a position which should be the prize of efficiency, not the reward of Party hackwork."

"But," protested Sir Ernest, "I have had one or two nasty attacks of bronchitis, and my medical adviser thought the job would suit me to a tee."

"That is no excuse, sir," I said, sternly. "If the arduous duties of a Junior Whip were undermining your health, why could you not give up politics and return to your solicitor's practice, instead of impeding the advancement of some worthy civil servant in the National Debt Office? If the House of Commons could see its way to dispense with your services, I know no reason why the nation, with equal equanimity, should not permit your complete retirement into the obscurity of private life."

"Don't be so absurd," sneered Sir Ernest. "What is the good of being a Liberal if, when your Party is in power, you can't get a soft job for yourself? As for the superseded civil servant you make such a song about, let him stew in his own juice! and—good-day to you."

A Tobacco Discovery

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NyasaSmoking
Mixture

Unlike all other tobacco—possesses an individuality of its own. To British taste, it is the first really successful tobacco grown in Africa. It must not be confused with Boer or other Tobaccos. Equal to the best American growths yet at a moderate price. A cool smoke of pleasing aromatic flavour that burns free to the last. Try it to-day, you will be delighted.

Price 5d. per oz.,

Cartridges 5½d.

Nyasa Mixture can also be obtained extra coarse cut "Scotch Blend" at the same price.

NYASA Cigarettes
10 for 3d.

If you are unable to obtain Hill's "NYASA" send a postcard to the sole makers, R. & J. HILL, LTD., 1750, Shoreditch, London, E., who will supply List of Agents and Free Testing Samples if desired.

This is the

"VOLUS" PIPE.

Patent applied for
5375/11.

It differs from other patent pipes in the fact that it can be cleaned easily—as easily as the ordinary singlebore pipe. It smokes cool and dry to the end, and is the ideal pipe for mixtures. It is a perfect anti-nicotine pipe, and having 2 bores, if one should get stopped the pipe can be smoked in comfort until it is convenient to clear the obstruction. A high-grade London-made Briar.

Price 2/- post free. Better qualities, 3/- and 5/-.

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SPLENDID PLAN THAT WILL AT ONCE APPEAL TO ALL WHO WISH TO BUY FURNITURE.

Plain Statement of Special Terms that Every Reader may Enjoy.

To those who desire to purchase new furniture, this plain statement of how the same may be obtained without the necessity for heavy immediate cash outlay will be appreciated.

There is no reason why the man of moderate steady means—say the clerk, the accountant, etc.—should not have a well-furnished house free of all common shoddy goods that will wear away or break up in less than no time.

Any person may select from a wonderful book of furniture that will be sent them post free, articles to the value of £20 or £1,000, and by paying an initial payment of 2s. in the pound have those articles sent to the home. Future payments over any desired period are arranged exactly as the purchaser desires.

It will thus be seen that there is no need to furnish heavy immediate outlay; indeed, one has only to pay a first payment of £5 or £10 to secure a home that will be a lasting credit.

The well-known West End furnishers have arranged this simple system, and you may select from their furniture book or from their magnificent stock at the showrooms, 252-256, Tottenham Court Road, London, W., choose your articles, and having paid the initial payment (2s. in the £1 only) the goods will be sent home.

There are many whose well-furnished homes need but a few new arm-chairs, a new carpet, or a new piano; or, again, there are some just commencing the establishment of house or flat who will need furniture up to £100 or £200. Every customer is welcomed, and stepping into the firm's palatial premises, may at once make a selection from what may truly be described as the finest exhibition of modern and antique furniture in London.

Not one single desire in furnishing imaginable will remain unsatisfied after a visit to 252-256, Tottenham Court Road, W. Even the 200-page book can but slightly indicate the immense resources of this old-established house.

The directors of Messrs. Wolfe and Hollander extend a cordial invitation to residents in or visitors to London during this year to visit their exhibition of furniture.

Those who cannot call should certainly avail themselves of the firm's offer and send at once for a copy of the Illustrated Furniture Book, which is sent gratis and post paid.

Apart from the reading matter, the illustrations in this book convey many interesting and new ideas in furnishing, a new arrangement for an old-fashioned bedroom, a new carpet, or the complete idea for a new home. No single point has escaped attention.

Messrs. Wolfe and Hollander, whilst concerned to produce furniture that looks well, are more concerned in producing furniture that gives the greatest value in actual wearing qualities. This is an important point. Tested by time, every article going out of these premises will be found excellent in every way. As the articles stand priced ready for inspection—from the humblest kitchen furniture to the decorations for a grand salon—every article may be accurately described as best value for money paid.

Such points as this the book will at once explain to the reader, but of most importance, it will show him how, without any disturbance of his capital, he may at once furnish or refurnish his home.

Messrs. Wolfe and Hollander have no set inexorable rules; they prefer to leave the arrangement of terms in the hands of the clients. They are open to receive any suggestion and to adopt any reasonable suggestion as to time and amount of repayments.

All arrangements are completed in the most speedy manner, whether conducted by post or personally.

Visitors will find the Wolfe and Hollander premises easily accessible from all parts of London. Motor and horse 'buses continually pass the doors, whilst quite close at hand are several Tube stations.

Those who desire a copy of the Illustrated Furniture Book should please send their application to Messrs. Wolfe and Hollander, Ltd., 252-256, Tottenham Court Road (Oxford Street end), London, W. For the convenience of readers, it may be stated that the firm's Telephone numbers are: 1,850 Gerrard; 14,299 Central and the Telegraphic Address, "Wolfol, London."

GIFT BOOK FOR HOME LOVERS.

THE DRAMA OF TO-DAY.

BY M. CLEMENT SCOTT.

"PLAYING WITH FIRE."

Allied with the sparkling dialogue of Bernard Shaw, the German story of Franz Molnar would have been superb! All the amusing situations are there in "Playing With Fire"—the bare idea of a man infatuated with his own wife, but so eaten up with the pangs of jealousy that in order to test Gertrude's fidelity, Henry himself commences to send her posies of crimson roses and encloses cards with them from an imaginary Russian Prince, until finally the man becomes so crazy that he elects to impersonate the fellow he has created in his own madly loving heart. With the lights always low, the supposed Prince visits Gertrude, declares his passion for her, is repulsed, but again has the fire of the "green-eyed monster" stirred up within him through the interference of an elderly busy-body, and thus Henry Longton once more becomes a prey to the most unwarrantable suspicions.

Isn't it a quaint notion? Fancy a man being jealous of himself, and as played by Robert Loraine you may imagine with what skill this amusing character is handled. It is a pity, indeed, that Mr. Shaw could not have been induced to adapt "Der Leibgardist," for I am certain with his ready wit the German comedy would have been an assured success in his English. The freak of fun runs right through "Playing With Fire." Miss Alexa dra Carlisle is finely provided for in a part equally important to that of Robert Loraine, and she does not shirk a single one of her chances. Where the play fails at the Comedy Theatre is in the writing, which never rises beyond the level of commonplace; therefore the story must be good—and not only is it good, but novel into the bargain.

OLGA PETROVA.

Who is Olga Petrova? Where does she hail from? Sitting in a box at the Pavilion the other evening I was startled to see a tall, willowy, lovely Titian-haired woman glide upon the stage dressed in a long clinging gown of white, a black girdle roped about her waist, and holding in her artistic fingers two scarlet carnations. With a foreign accent this young artist first of all sang, then told stories, without a trace of vulgarity in them, and finally obliged in response to an encore with a scene from "The Shulamite." Without any fanfare of trumpets to herald her approach, Mlle. Olga Petrova has suddenly sprung into our midst, and if I mistake not, she will before long blossom into a music-hall star of the "Billtopper" size.

AT THE LYCEUM.

The "notice is up" at this popular playhouse, and on the 24th Mr. Martin Harvey steps into "The Only Way" in place of "The Prisoner of Zenda." Drury Lane closes its doors on the 12th (to-morrow), re-opening again on the 18th. By the way, there are so many gentlemen of title engaged in the command performance of Bulwer Lytton's "Money," that some wag has named it "The Knights' Frolic." I believe Mr. George Graves said something in answer to this, but what I am not at liberty to say.

"THE BUTTERFLY ON THE WHEEL."

This remarkable Divorce Law drama has caught on with a vengeance at the Globe Theatre, and the house is packed at every performance. By the way, I had an extraordinary experience the other evening when by courtesy of the management I was allowed to sit with a friend in the well of the court during the great trial scene, which from beginning to end held the vast audience spell-bound. It was all so real, so true in its minutest detail that I was not surprised to see tears pouring down the cheeks of several on the stage, and this, mind you, after the play has been acted for weeks.

The John Bull League.

BRANCH REPORTS.

MANCHESTER AND SALFORD.—We regret that in the list of artistes who appeared at the recent Smoking Concert at the Albion Hotel we omitted the name of Mr. Alf. Yarwood, whose ventriloquial entertainment was exceptionally clever and thoroughly appreciated by the audience.

BRISTOL (NORTH).—The Honorary Secretary of this Branch is anxious to hear from members who have removed from their last address since signing their application forms. His name and address are S. Kleinadt, 29, Ashley Road, Bristol. The first general meeting of members will be held at the Swan Hotel, Stokes Croft, on Wednesday, May 17th, at 8 o'clock, and Mr. Cleak and others will speak.

PLYMOUTH.—The Smoking Concert, held in the Palm Court of the Royal Hotel on May 3rd, was a most successful wind-up to the season. Mr. J. Stephens presided over a large attendance of members and friends, amongst whom were several prominent local gentlemen. The programme was capitally arranged by Mr. Frank Smith. Mr. J. H. Lucas opened the concert with a piano solo and afterwards rendered valuable service as accompanist. Mr. Burrows sang "The Boys of the Old Brigade" in fine style. Mr. Alec Sanders was much applauded for his song "Mary." Others items by Messrs. Moynahan, Pain, Shears, Mildren, Baker, Austen Read and Syd Fregellas met with hearty approval. Master Bert Slaney gave a very clever exhibition of Lancashire clog dancing. A stump speech by Mr. Lear amused the audience immensely. The St. Matthew's Quartette maintained their excellent reputation in the humorous selections, "Lucky Jim" and "Father's Photographs," encores being demanded for each item. Mr. Geo. Harvey sang "The Trumpeter" splendidly. Mr. Syd Bostock proved himself an artist of no mean ability, especially in his selection "People you meet at the Play." The duct, "Watchman, what of the Night?" was capitally rendered by Messrs. G. Harvey and F. Smith. During the evening the Chairman gave a brief address on "The Objects of the John Bull League," inviting the non-members present to join the ranks. His remarks were well received, and as a result many applications were handed to the Stewards. The proceedings were brought to a close after a vote of thanks to the artistes, who had so kindly assisted in making such an enjoyable evening, had been proposed by the Chairman, seconded by Mr. Lear, and carried with acclamation.

EDINBURGH AND DISTRICT.—A very successful smoking concert was held in connection with this Branch on Friday, May 5th, in the Cathedral Hotel, Cockburn Street. In the absence of Mr. W. G. Burnett, Mr. John Robertson, solicitor, Edinburgh, took the chair. The object of Mr. Robertson's presence at this concert was to be introduced to the members as Chairman of the Committee of the Branch. The League Song was sung by Mr. William Baird, the chorus being taken up with great enthusiasm and repeated several times. This was followed by songs from the other artistes mentioned in the programme, and afterwards by a splendid array of comic songs and stories. The variety of the entertainment may be imagined when we say that Mr. Wilson, Scottish Amateur Champion Club Swinger, gave a performance which was highly appreciated. The objects of the League were fully and most intelligently explained by Mr. James C. MacRitchie, who also dealt with various local matters, and at the conclusion of his address over forty new members joined the League. The harmony of the evening was again taken up and the concert concluded at 12 p.m., on account of the extension of licence only being granted to that hour. The Chairman remarked that it had been so enjoyable that they would have liked to continue it for hours further. The Chairman then moved a vote of thanks to the artistes and friends who had contributed to the success of the evening, and said that although this was the first time he had been present at a meeting of the Branch, he trusted it would not be the last. A vote of thanks to the Chairman was then proposed by Mr. MacRitchie and carried, and was given with musical honours. Mr. MacRitchie concluded by saying that he hoped the members would take the objects of the League to heart and not only be members in name but active, live ones, working for the cause. The proceedings terminated with the singing of "Auld Lang Syne."

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this Spring, why not have a

'WETRESISTA'

The 'Wetresista' keeps out the heaviest rain, yet never gets saggy or loses its shape. Made of special waterproof-weave cloth. No rubber. Absolutely hygienic. Light, dressy, West-end cut. Material's in all the latest shades.

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35/-

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The first question in connection with any new enterprise is the all-important one: How are others progressing in that direction? No one would accept mere statements without convincing evidence in their support. What is the supreme test to apply to any project for making money? Surely it is what it has accomplished, what it is doing and therefore what it may confidently be expected to achieve.

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Think of it! Half-a-million sterling has gone into the pockets of clients as the result of our advices. And of still greater moment to you is the fact that at this time of writing thousands of men and women throughout the country are making larger amounts than ever by our unique system, the success of which is phenomenal.

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55 10 0	73 15 0	50 0 0	31 5 0	50 0 0
39 2 6	106 5 0	75 0 0	18 10 0	19 7 6
49 17 6	59 6 0	68 2 6	55 10 6	22 10 0
52 10 0	10 0 0	£243 2 6	40 4 6	35 0 0
39 15 0	48 15 0	J.A.	£186 5 0	30 0 0
10 0 0	47 10 0	£ s. d.	A.S.	25 0 0
25 10 0	71 14 0	65 0 0	£ s. d.	£231 17 6
15 12 6	13 15 0	12 0 0	53 7 6	A.L.P.
40 6 3	90 0 0	61 18 9	29 5 0	£ s. d.
38 0 0		46 10 0	10 19 0	24 17 0
17 10 0		46 1 0	50 0 0	18 5 0
£389 3 9	£576 0 0	£231 9 9	£143 11 6	20 11 0
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Every one of these Cheques is open to your inspection.

When you consider that a large number of our clients start with only a few pounds you will realise the fact that equal Golden Opportunities open up to you here and now.

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It is to our interest to Study yours.

Because we have an unrivalled reputation to maintain, and because the bulk of our business is built up on recommendations, we are unceasing in our efforts to enable our clients to gain substantial profits.

DO YOU WISH
FOR MORE MONEY?

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by the
World's Wealthiest Men.

TAKE the FIRST STEP
FREE OF ALL COST.

LEARN HOW £6 may be DOUBLED or TREBLED in ONE OPERATION.

To the Secretary,
The National Share Exchange, 61, Winchester Street, London, E.C.

Please forward me gratis and post free your booklet, "The Modern System of Money-Making," which is a clear explanation of how the above sums were made.

Name _____
(State whether Rev., Mr., Mrs., or Miss or Title.)

Address in Full _____

Date _____ (Please write distinctly.)

J.B.
13/5/17.

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BULL'S EYES.**NOTES OF INTERROGATION:—**

Isn't the Government Aliens Bill only a half-measure?
 Hasn't the Lord Chancellor been having a "critical" time?
 Is Sir Percy Scott going to give it up as a bad job?
 Isn't Sweet Pea an "also ran" for the Coronation Flower Stakes?
 Is the Copyright Bill going to be "settled"?
 Will the Sunday street market movement prove a "sell"?
 Isn't the Empire Emigration Society full of "go"?
 Do they call him Doctor "Oh when?" now?
 Isn't a "no bawl" rule wanted for county cricket?
 Is the Prudential a Limited Lie-ability Company?
 Would payment of M.P.'s mean getting a "job" lot?

Cricket Note: "Despite the fact that there may frequently be a Hitch in the team, we understand that Surrey will not scratch."

The House of Lords has a principal housemaid, it appears. Second Chambermaid would be a more appropriate title for the post.

The headline, "Actors in Corsets," suggests a novelty; the profession is not "strait-laced" as a rule.

"War does not determine who is right," says Mr. D. Dickinson. No, but it settles who is left.

A German statistician calculates that there are 1,200,000,000,000 trees in the world. Does this include the one in his bonnet?

"The Accolade" is the name of a new one-act piece. It will be played nightly, no doubt.

The bellringer of a Yarmouth church who is paid four shillings per annum should "pull the ropes" a little more.

"Love is the light of the world," says Chas. C. Jones. And yet folks are blamed for making light of it!

Wires are wanted in the Colonies, we are informed. Here is a chance for hen-pecked husbands.

The estimate that 128,530 books are published every year does not alarm us; most of them are bound to fail.

Sponges are at last being recognized by naturalists as belonging to the animal kingdom. Naturalists are either very slow or not in the habit of visiting places of refreshment.

There are nearly 270 different religions in the United Kingdom. Each is the only true one.

The strongest part of a man when he is courting is his knee. When married, his language enjoys that distinction.

It takes two tons of rags to make one ton of paper, and it takes one ton of paper for a young writer to get $\frac{1}{2}$ lb. accepted.

TRADE NOTE.**WHY HAIR GOES GREY.**

Scientific observation and experiment have now proved definitely that the hair of the head owes its colour to the action of certain cells at its roots. When these cells are healthy and normally active, the hair keeps its colour, but when from age, nervous shock, ill-health, or the excessive strain of modern conditions, these cells become dead or dormant, the supply of colour fails, and the hair accordingly becomes grey or faded. It is claimed for "Vilixir" that it restores the original, natural colour to white, grey or faded hair, by nourishing and stimulating the activities of the colour cells, and thus affords a means of putting back the hand of Time; 10, 15, or even 20 years. Grey hairs are such a serious drawback in business and social life that nobody can afford to neglect the appearance of the hair. More about this colour-restorer, which is devised to supersede altogether artificial tinting, will be found in an interesting, illustrated book which any of our readers may obtain by writing to The Secretary, The Vilixir Co., Ltd., 241, Broadway House, Bromley, Kent, enclosing 1d. stamp for postage. The booklet also contains a large number of letters from men and women of all ages, testifying to the extraordinary efficacy of "Vilixir." Supplies of "Vilixir" are now available, and are sent out to purchasers on the distinct understanding that if benefit fails to result, the money is refunded.

Mr. Pelman asks readers of JOHN BULL to apply for a free copy of his booklet, "Memory Training," and offers special terms to those enrolling for his Course of Instruction. We have often spoken in favourable terms of the Pelman System, and advised those troubled with faulty memories to take the Pelman Course.

When you go to bed tonight

If you would awake perfectly refreshed and healthy in the morning, use **HOLLOWAY'S PILLS** and **OINTMENT** before you go to bed at night. Then, whilst you sleep, these famous remedies will be making health and ease for you. They are potent cures—gentle in their action—certain in their results. They are without parallel (used separately or in conjunction, as may be required) in cases of Constipation, Sleeplessness, Sick Headache, Coughs, Colds, Rheumatism, Stiff Joints, etc., and you will be acting wisely if you place *your* health in their safe keeping.

HOLLOWAY'S PILLS & OINTMENT



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"Black & White" Whisky

Jas. Buchanan & Co., Ltd.,
Glasgow & London.

Robinson & Cleaver's IRISH LINEN

Irish Linen Handkerchiefs.

No. 27.—'adies' all-linen, hem-stitched, American size (about 13ins. square), with 4-in. hem, 5/3 per doz.
No. 10.—Ladies' linen Initial handkerchiefs, with Initial centred into wheatear and butterfly design, 7/11 per doz.

No. 20.—Gentlemen's cambric Handkerchiefs, tape or corded borders, about 21 ins. square, 5/3 per doz.

No. 60.—Gentlemen's Initial Handkerchiefs, pure linen, finely hem-stitched, about 19 ins. square, with 5-in. hem, 5/6 per doz.

Irish Collars and Shirts.

"Castle" Collars, Linen faced, single shapes 4/11, double shapes 5/11 per dozen. "Matchless" Shirts with four-fold fronts and cuffs, for dress or day wear, each, 5/11.

Carriage Paid on orders of £1 and upwards.

Robinson & Cleaver

Samples and illustrated list, free on request.

44, E. Donegall Place,
BELFAST.

LIVERPOOL.

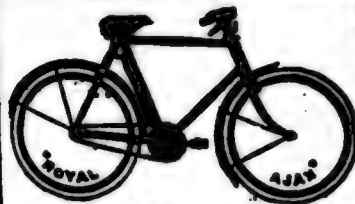
MATINEE CIGARETTES

An Original blend of HIGH GRADE TURKISH TOBACCOS

Size per 100.	50.	25
1	8/-	4/- 2/-
2	7/-	3/6
3	6/-	3/- 1/6

ONE QUALITY ONLY.

OF ALL
HIGH CLASS
TOBACCONISTS



ROYAL AJAX

Established 25 Years.
From 6/- Per Month.
OR SECOND-HAND
22 10s. Cash.

LISTS POST FREE.

BRITISH Cycle Mfg. Co. (1900), Ltd. (Dept. A), 1 & 3, Berry St., LIVERPOOL.

HIGH-GRADE POSITIONS.

... We have always a large number of High-Grade Positions open in Clerical, Technical, Organising and Travelling capacities—positions carrying salaries of from £150-£1,000—and we want to hear from really High-Grade Men who are capable of filling them. If you are a man possessed of Special Ability, write us to-day—cr call.

HAPGOODS Ltd., 107-S. STRAND, LONDON W.C
Barton Arcade, 68, Deansgate, Manchester

KEEP DRY in an "OMNE TEMPUS" THE REAL RAINCOAT.

The only Rubberless Raincoat
with a Guarantee.



"If your 'Omne Tempus' fails to keep out the rain, we will take it back."

This guarantee appears on a label hanging from every "Omne Tempus" coat; in this respect "Omne Tempus" is unique. Moreover, it is not a cold and clammy linen-like fabric, but a comfortable close-woven tweed suitable for present weather—to all appearances an ordinary coating.

If you cannot call and see "Omne Tempus" ranges, we should like to send you patterns and a copy of our book "Something New under the Rain"; also a selection of coats if desired.

Ready for wear 45/- or to measure.

Solely obtainable from

SAMUEL BROTHERS, Ltd.

65 & 67, Ludgate Hill, London, E.C., or their Country Agents.
(List on request.) Established 80 years.
Ladies' Omne Tempus, 48/-; Boys' or Girls' from 25/6.

An I.C.S. introduction
leads to Success

The Work-getting Value of I.C.S. Training

has been proved thousands of times. An I.C.S. student is recognised as an ambitious, well-trained, self-reliant worker—worthy of a good wage for his reliability, technical knowledge, controlling and creative power.

"I am glad to tell you that I have got a start in the Drawing Office of a large firm of Engineers, and must thank you for the influence you have exerted on my behalf. It is entirely due to my connection with the I.C.S. that I have obtained this position."

DOUGLAS H. WALTON, Leicester.

Remember that there are 180 different I.C.S. courses; that each student is given separate, practical, position-getting training and assisted to suitable positions; that there are no classes to attend, no books to buy and no extras.

SUCCESS COUPON

International Correspondence Schools, Ltd.
Dept. 450/K, International Buildings,
Kingway, London, W.C.

Please explain, without any obligation on my part, how I can qualify to enter, or to obtain, a larger salary in the occupation or profession before which I have marked X (or in the one stated here...)

- Engineering (state which)
- Analytical Chemistry
- Modern Languages
- Architecture
- Book-keeping
- Business Training
- Motor
- Aviation
- Civil Service

Opportunities for Women.
Over 160 other courses.

Name
Address

Straightforward, step-by-step lessons—easy to all who can read and write—on terms to meet their needs.

No charge for full information—post the Coupon now.

JOHN BULL'S LETTER BAG.

[THE EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when referring to previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of enquiries received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag," and only those of general interest will be noticed. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, etc.

AUTHORS and **ARTISTS** submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work when stated. ADDRESSED ENVELOPES ARE SENT FOR THE PURPOSE. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page). The Editor cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be sent in the first instance; if inspection of the originals is required, a request will be forwarded to that effect.

ANONYMOUS CORRESPONDENCE is increasing steadily. In future, we will disregard any letter which is not duly authenticated with name and address, which may be given in strict confidence.

FORWARDING LETTERS, ETC.—Our correspondence is growing so enormously that we have to discourage all ideas of PUTTING OUR READERS INTO COMMUNICATION WITH ONE ANOTHER. If the practice grew, we should want an extra staff of clerks, fresh offices, and Jim Crow to keep the peace.

534786 (London) wants to get up an agitation against the long hours worked by barmen. He tells us about a potman who recently worked 104 hours in one week for 14s.—a regular prisoner at the bar!

"BAND" (Horne Hill).—They should close the windows. Oh, what a land of bigotry and humbug!

"AN INQUIRER" (Horne Bay) says the triumph over the suffragettes at the Census was by no means complete, for it was not enough to count their noses without ascertaining their age, infirmities, etc.

J. L. H. (Greenock) sends us a cutting from *The Smallholder*, in which our Editor is described as "one of the most important factors in shaping public opinion." He blushes.

"BOBBY" (Ardley) says the railway companies are sacrificing safety to economy in the matter of signal-boxes and signal-men. We are asked to "look at the hours worked in a 10 hours signal-cabin during the year: 26 weeks night-work, 13 weeks from noon to 10 p.m., and 13 weeks from 6 a.m. to 4 p.m. Work on about 20 Sundays each of 12 hours and no meal times." He thinks the public would be more eager to insure their lives if they knew the narrow shaves they often have.

A. M. (Dorchester) sent 2s. to Banks' Nurseries, Snainton, Yorks, for a collection of seeds advertised in a newspaper, but can obtain no answer to his letters. What do they say?

A. H. (Winchester) says he and ten other tradesmen were induced by a representative of the *Railway Advertising Cabinet Co.* (Sheffield) to give orders for advertisements in a cabinet under the station clock and to pay £2 12s. a year. The cabinet, he says, was set up under the roof nearly out of sight, and the tradesmen were mercilessly dunned. Why didn't they plead breach of contract?

Mr. Harry Appleton, turf and football accountant, Flushing, writes, in answer to a complaint made by C. W. in our "Letter Bag" of April 8th. He says a bundle of coupons was practically destroyed by fire, so he circularised the whole of his clients asking them to send copies of their coupons. Claims came in showing winning bets of one and a half times the amount actually received, and the average claims worked out at the odds of 20 to 1 each investment. This aroused his suspicions, particularly as the other bundles of coupons which he examined did not contain 10 per cent. of winners. So he paid each claimant whose coupon was at all recognisable, even granting points which were not distinguishable. In all other cases he returned the stake money claimed, even though he knew it to be more than he had received.

S. T. (Dulwich).—It resembles it in this—the land of liberty is where no one is free.

R. W. H. (Glasgow) says that Finestone's Great Supply Stores, Northwich, suddenly discontinued their snowball system, but offered goods instead of returning money.

C. K. (Glasgow) says that Herbert Rose, commission agent, Flushing, is asking clients to wait until next season for money owing, since November of last year, and at the same time asking for the favour of further remittances. We withdraw our remark that Flushing is a hot place. It certainly contains one cool customer.

"10 YEARS 12 O'CLOCK" draws our attention to the derelict timepiece on the church of St. Mary-le-Strand. The rector has been explaining that he does not see why he should keep it going at his own expense, but he certainly might do something out of the profits of the Coronation stand in the churchyard.

"READER FROM NO. 1."—We cannot fathom the mysteries of the mind of your Baptist minister or guess why he opposed the licence for an electric theatre at Erdington.

Mrs. C. (Betteshanger) thinks she has discovered a mistake in JOHN BULL, and writes, "hope I have won your guinea." We italicised the mistake, which was that of a begging-letter writer; and our correspondent will be surprised to hear that we do not scatter guineas even when our printer is guilty of misprints.

THE SECRETARY OF THE CROWNLEIGH COMMERCIAL INSTITUTE (Aldershot) writes—apropos of our comments on its issue of £1 "Endowment Notes," "due thirty-five years from the date hereon"—denying that it is a dodge for cadging sixpences, and stating that "these notes are not being sold at all, but are given away." We hold one of the documents, and find on it the words: "No payment other than a contribution of sixpence shall be made." In any event, it is extremely unlikely that the gang running the "Institute" will not have been laid by the heels long before the thirty-five years has elapsed.

(Continued on page 774.)

CHAIRMAN.



A fine tobacco that brings content. Whether smoked much or little it is always the same—always gives satisfaction. Of a fine aroma and with a unique and most pleasing flavour it may be smoked day in and day out as it never burns the tongue.

BOARDMAN'S

is the same tobacco, milder, and
RECORDED,
the same, but fuller flavoured.

6d. per Ounce Everywhere.

R. J. LEA, LIMITED, Manchester.

Have you seen

THE

MISSING LINK

?

£100 IN PRIZES

GUARANTEED THIS WEEK.

You have tried limericks and possibly have never invented a winning line. Has the fault been yours? Probably not. The task may have been too difficult or the judging not wise, but whether you have or not, you should try the latest thing in competitions, "The Missing Link"—the most entertaining and simple prize scheme ever evolved.

Every Reader of "John Bull" can enter.

What is the Missing Link? Here is the idea in a nutshell. In each week's issue of "Mrs. Bull" is given a verse from which one line is missing. All you have to do is to complete the verse. Find what you consider to be the cleverest and aptest line, send it in and win a prize. The following is this week's verse:—

It "Killjoys" had their way, I think
We would not drink, nor rink, nor "Link,"
Nor have a shilling on a "gee."

Readers of JOHN BULL can make use of the free coupon below, which fill in and send with a postal order for 6d. to "Mrs. Bull," 93, Long Acre, London, W.C., by Tuesday, May 16. Mark your envelope "Link." Ten big cash prizes will be awarded to the owners of the ten best lines, and various cash prizes to those next in order of merit.

Read the Conditions below.

1. Send a line to complete the above verse.
 2. All lines must be written on the coupon below, additional coupons to be taken from JOHN BULL or "Mrs. Bull," but all should be sent in one envelope.
 3. For every two lines you send you must remit a Postal Order for Sixpence and each Postal Order should be made payable to the Editor, "Mrs. Bull," and should be crossed "and Co."
 4. All the money received (less 10 per cent. for working expenses) will be divided amongst the successful competitors.
 5. To the senders of the ten best lines, Large Cash Prizes will be awarded, and other Cash Prizes to numbers of others sending the next best lines. *Not less than £100 will be awarded this week, but it may be considerably more.*
 6. In everything connected with the Competition the Editor's decision will be absolutely final, and readers may enter only on that clear understanding. No correspondence whatever can be entered into in connection with this competition. Remember you can send two lines for each Sixpence that you remit. You are not bound to send two. One alone may win.
- All lines must reach "Mrs. Bull," 93, Long Acre, London, W.C., by Tuesday, May 16th.
Mark your envelopes "Link."

FREE COUPON.

COUPON No. 7, closing Tuesday, May 16.

MISSING LINK COMPETITION.

Line suggested

.....

Second Line suggested

.....

NAME.....

ADDRESS.....

No. of Postal Order

Fill it up NOW, and Make Money!

The STANDARD Boot 'FOOTSHAPE'

WARRANTED ALL LEATHER

Sold on the Dep-ait Syst- m. You send 8/6 with

your order and the boots are dispatched post paid, to you by return. When you receive the boots, you can compare them with local value. If, IN YOUR JUDGMENT, the All-Leather "Footshape" is not 50 per cent. better, not only in appearance but in quality and solidity, send them back at our expense and we will refund your 8/6 in full.

This is a Straight Offer. If you accept it now and act

upon it at once it will mean a big saving in your Boot Bill. Fill in the Coupon and post to us to-day

DESCRIPTION.

No. 1617.—BOX CALF BOOT. 8/6.—Splendid Box Calf Uppers, straight golosh, no outside seam, unbreakable jockey back, toe-capped (as illustrated), best linen lined, specially selected, hard-wearing solid leather sole, sewn. Best make and finish throughout.

No. 1717.—GLACE KID BOOT. 8/6.—Exactly same style and quality as above, but slightly lighter in weight.

No. 1417.—BROWN WILLOW CALF. 9/6.—A magnificent boot. Rich nut-brown shade and warranted real 'Willow' Calf. Note Brown costs 1/- extra.



128-Page Catalogue FREE

On receipt of 2d. (cost of postage only). Saves pounds in your Family Boot Bill.

POST FREE 8/6

Direct from the Factory to your door

COUPON. "John Bull," May 13, 1911.

To W. Barratt & Co. Ltd., Northampton

I herewith deposit 8/6, for which please send me POST FREE one pair of "Footshape" Boots No. Size Width It is clearly understood that if not 50 per cent. better than local value I will return the boots and you will return my 8/6 in full immediately.

NAME

ADDRESS

Pin this COUPON to your letter.

SIZES: 5, 6, 7, 8, 9, 10, 11 (size 12, 1/- extra).

Each size is made in four different widths. No. 3 width (for slender feet); No. 4 (medium); No. 5 (wide); No. 6 (extra wide).

Simply state the style number of boot, and size and width required.

W. BARRATT & CO., LTD.,

The World's Leading "Boots-by-Post" Specialists
(Bank Bk). Pter'ing Works. NORTHAMPTON.



(Hall-marked silver mounts.)



FOR GENTLEMEN'S WEAR, also in suitable styles for LADIES' WEAR. The smartest and most comfortable suspender in the world: prices 1/- to 2/6. On sale everywhere. If unable to procure send P.O. with 1d. for postage, to SPHERE SUSPENDERS, 80, Leicester. illus. folder free.

J. W. H. (Leicester) says a Town Councillor, who was put on a *Watch Committee*, exclaimed "What do I know about watches?"

G. N. (London).—We agree that it is time we got something for the expenditure of that £50,000 on the *Poor Law Commission*. Perhaps it is coming soon.

A. H. B. (Gujar, South India) tells us that he has been offered a commission of 5 per cent. if he can obtain a purchaser for a *missionary's estate*. But he seems to think that it is not quite nice to combine religion with commerce. Why not start a mission to missionaries?

"*TYNESIDE* C. D.," paid a deposit of 5s. to buy a *dog on the hire system*, and then found that it would only be delivered after 20 more monthly payments of 5s. He should certainly sue for the return of his money. The dog might get the mange.

S. G. G. (Upper Norwood) comments upon the cruelties of the *fur trade*, and says squirrels are being exterminated in Siberia. Poor little beasts!

"*CARLTON*" complains of *Thomas Slouburn*, commission agent, Flushing, and wants to know where he can find him.

J. L. (Inverness) says we have sometimes shown sympathy for the most abandoned of our fellow-subjects, so he wants us to say a word for *motor-cyclists*. It appears that neither the Exchequer Department nor the Local Government Board can say whether a motor bicycle with a side carriage attached is to be regarded as a tricycle. Accordingly local authorities in different counties take different views, and motor-cyclists may suddenly find themselves arrested for not having a proper licence.

"*COMMISSIONAIRE*" (Glasgow) complains about the *management of the Corps*, and asks us to expose many grievances of his comrades. But we did this fully two years ago. Life is too short to repeat oneself. Why don't the men themselves kick? Surely they don't expect us to do everything for them.

G. M. (Clapham Common) asks whether *Miss Victoria Monks* has our authority for describing herself as "*John Bull's Girl*." If she had asked for it she would certainly have had it, for we have a very large heart.

"*BABS*" (Worcester).—That's not the thing for *Mrs. Bull* to interfere with.

W. M. (Bromley) had a glass of mild ale one morning, and, feeling cold half an hour later, followed it up with twopennyworth of rum in water. Soon after, he says, "I felt as though I was losing conscience, when I went in a fit." In the afternoon he awoke in a police-cell and was kept there till 11 next morning. The police handed in a medical certificate saying he was drunk and incapable, although two witnesses had heard the doctor diagnose a fit. He was fined 5s., 3s. 6d. costs, and 8s. doctor's fee, or five days. This is awkward, as he has lost his employment owing to the bruises on his face. We never thought much of *medical evidence in police-courts*, but was "*W. M.*" properly defended? If he had been a rich young man and very drunk, he would have run no risk of imprisonment.

F. M. B. (Fulham) wants to know if anyone founded a *Dental Institute* to enable poor people to have their teeth attended to on easy terms. If so, where is it?

A. E. P. (Rotherhithe) says that a *Leyton ex-Tax Collector*, whilst in the service of the Council, received £1,500 a year salary and commission, and upon retirement is getting £1,000. A. E. P. thinks this seems enormous—especially as it is said that the new collector receives only £200 a year. The explanation of it is that such suburbs as Leyton have grown enormously. When appointed at salary and commission, the collector's remuneration doubtless totalled a much more moderate sum. Now, of course, he is reaping the benefit of the expansion in population—and we can hardly blame him for taking advantage of the bargain. A similar state of things, we believe, exists in the neighbouring district of Edmonton.

"*SANTOR RESARTUS*" is exercised by the danger of *alighting from trams* in semi-darkness, and wants their stopping-places to have some well-lighted signal where no vehicle must travel faster than six miles an hour.

C. S.—*Quire* is certainly more picturesque spelling than choir. It also suggests 24 sheets—otherwise surpluses.

"*FAIR PLAY*" (Bloomsbury Street) thinks it fishy that certain newspapers offer prizes for *competitions*, publish the advertisements of tipsters who sell solutions and give many of their prizes to the clients of the tipsters.

Miss E. K. (Tonbridge) defends the use of cocaine for *painless dentistry*.

"*VOTER FOR A BUSINESS GOVERNMENT*" says that when a case is marked "*Made in Germany*," it is not necessary for each individual article to be so marked. "If so," he asks, "what good is the Merchandise Marks Act? Sewing machines, trimmings, buttons, etc., are shipped to England in large cases, then taken out of foreign cases, put into English ones and shipped to Colonies as English goods. What price the export and import figures? They are simply bogus." We never expected much from that sort of legislation.

"*NOZALA*" (Fort Louis, Z'land) sends us an anecdote about a *Curator of Military Graves*, who painted C.M.G. on his cart, evidently aspiring to be mistaken for a "colonial-made gentleman." Meanwhile, we protest against our correspondent's abbreviation for Zululand.

A. S. (Derby) says that, if male objectors to the *harem skirt* could be dressed up in women's clothes during one windy day, their objections would give way at once. She says, "the new skirt is more hygienic, economical and comfortable. There would be no more dust-collecting or frayed hems and there is nothing indecent about it." So the harem need not scare 'em.

F. S. C. (Sydenham) inquires about the *Cinema Advertisement Co. and Coronation Agency* (453, Strand), who are booking houses and furnished rooms all over London, apparently for Coronation visitors, and charging a fee of 1s. 6d. per room. It is a mistake to pay such fees in advance.

"*AFRAID*" (Liverpool) hears that a clergyman has been advising women to *strike against marriage* until they get the vote. He fears the idea is spreading, because he has been "walking the one girl out" for three years, and she has been "quite funny" with him lately. "The worst of it is," he says, "all my spare cash has gone in chocolates, music-halls, etc., and I owe my tailor a bill. Do you think there is any real danger?" Not if he gets out of debt and redoubles his attentions. But he had better go to "*Cupid's Court*" in *Mrs. Bull*.

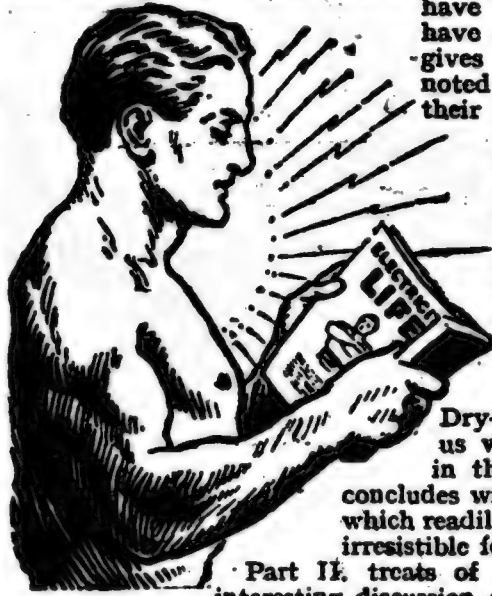
"*DECEASED*" writes, "To appreciate the full meaning of the words 'abject humiliation,' one has to go through the ordeal of attending the outer-courts of the *Theatrical Agents' offices*. It is not pleasant to have to wait for hours while the 'Presence' discusses the details of a golf-match with some personal friend instead of attending to business. It is irritating to wait for two hours and to see Flossie and Gertie of the Frivolity chorus receive immediate attention." He says that actors who obtain introductions to managers through an outside source are told to sign their contracts at an agent's office. This is indeed adding injury to insult. Why not join the Variety Artists' Federation?

[We regret we are obliged to hold over a large number of replies.]

"ELECTRICITY THE ROAD TO HEALTH"

Such is the Title of this Free Health Book.

This interesting book, which is sent free to anyone asking for it, points out the road to happiness, health. It is a volume of eighty pages, which is brimful of the things the true lovers of health like to read. It will give them courage and enlighten them as to the cause and cure of their troubles. It will point out the pitfalls, and guide them safely to a future of strength and vitality. It is nicely illustrated, and tells how other people



have suffered and how they have cured themselves. It gives the opinions of many noted physicians, and tells of their work. It is free, in a plain, sealed envelope, to all men and women who are interested in a true health-giver.

This interesting book is composed of six chapters. Part I. deals with the relations of health to happiness, gives a description of the famous "Ajax"

Dry-Cell Body Battery, tells us what electricity is doing in the cure of disease, and concludes with a list of those diseases which readily yield to this wonderful irresistible force.

Part II. treats of Nervous Troubles. An interesting discussion of the nervous system is given. Then follow the various Nervous Complaints—Neurasthenia, Insomnia, Paralysis, Neuralgia, Locomotor Ataxia, Epilepsy, Chorea (St. Vitus' Dance). It tells how each and every one of these complaints can be cured, and lots of medical evidence is given to support it.

Part III.—This chapter is devoted to the various forms of Rheumatic Troubles. It gives the experiments and opinions of many celebrated physicians in their untiring efforts to find a cure for Rheumatism, Sciatica, Lumbago, Gout and Backache, and explains how a cure can be gained for each that is certain and lasting.

Part IV.—The Stomach, Liver and Kidneys are here dealt with. Dyspepsia, Constipation, Diarrhoea, and Dysentery are described in detail. The opinions of such well-known medical men as Drs. Rockwell, Erb, De Watteville, Turner, Scidel, and others are given. A means of permanent cure, which has proved successful in hundreds of cases, is also explained.

Part V.—Various complaints, such as those of the Bladder, Deafness, Asthma, Cramp, Eczema, Chilblain, Headache, and Catarrh are described. Detailed experiments are given as to the peculiar and astonishing effect that electricity has on these troubles.

Part VI.—In this chapter complaints peculiar to women are treated. Female complaints, anæmia, and Hysteria are exhaustively described. A host of eminent doctors' opinions are quoted. The abuses of electricity and the importance of health are also dealt with; and, lastly, a copy of the Certificate of Merit awarded by *Science Siftings* to the "Ajax" Dry-Cell Batteries, as well as the expert testimony of the well-known scientist, W. Lascelles-Scott, Esq.

This work is not only the most interesting, but the most valuable from a health point of view that has ever been published. The "Ajax" Dry-Cell Body Battery is a scientific appliance that has done more for weak and ailing people than any remedy known. It is a "last resort" treatment in the most obstinate cases. The peculiar construction of the battery, which enables it to generate a strong and continuous current with no charging whatever, makes it a convenient and pleasant treatment. An eminent physician recently said: "No body properly charged with electricity can be weak."

At the International Exhibition the "Ajax" Dry-Cell Body Battery was awarded the Grand Prix with Gold Medal. The award was given by the special medical section, and not only endorses the battery, but the system of applying the current.

Every man or woman who is in any way ailing, who is weak or debilitated, etc., should not be without this book. A postcard or a letter to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C., will bring it at once. All advice is free, and a free test to all who call.

The Rubber Heels that wear the longest are

Redfern's NAVY Rubber Heels.

Men's 6jd.
Ladies' 4jd.

From Boot Repairers everywhere.

Write for booklet 'How to fit rubber heels,' Redfern's Rubber Works, Hyde, nr. Manchester.

113

Make the Liver Do its Duty

Nine times in ten when the liver is right the stomach and bowels are right.

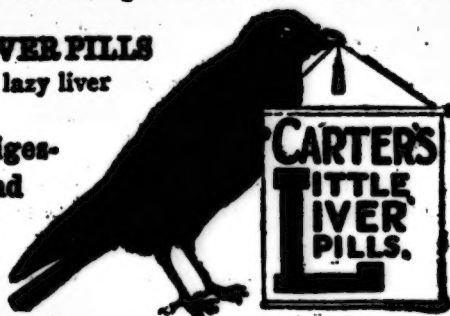
CARTER'S LITTLE LIVER PILLS

gently but firmly compel a lazy liver to do its duty.

Cure Constipation, Indigestion, Sick Headache, and Distress after Eating.

SMALL PILL, SMALL DOSE
SMALL PRICE.

GENUINE must bear signature



Brent Good

KEMO RAZOR SHARPENER

Converts your old strip into a perfect edge-producer—solves the problem of shaving in comfort every day without the slightest smarting of the skin—is easily applied and will last as long as a man needs a razor—price 6d. Kemo Straps in fine 1 at. or, specially prepared with Kemoine, 2s., 2s. 6d. and 4s. 6d.



For all Kinds of Razor Blades

Don't Wear a Truss



STUART'S PLASTER-PADs are different from the painful truss, being made self-adhesive purposely to hold the rupture in place without straps, buckles or springs—cannot slip, so cannot chafe or compress against the pelvic bone. The most obstinate cases cured in the privacy of the home. Thousands have successfully treated themselves without hindrance from work. Soft as velvet—easy to apply—inexpensive.

Process of cure is natural, so no further use for trusses. We prove what we say by sending you trial of Plapao absolutely FREE. Write name on coupon and mail TO-DAY.

Address
STUART PLASTER-PAD CO. (Dept. P), 68 Aldersgate Street, LONDON, E.C.

Name.....
Address.....

WINGARNIS

PROMOTES

a delicious increase of health that makes the whole body tingle with

NEW LIFE.

Even the first wineglassful creates a definite and substantial degree of

RENEWED HEALTH,

and each succeeding wineglassful promotes and maintains

INCREASED VIGOUR

that fortifies the body and enables you to resist illness and regain a wealth of glorious health.

TEST IT FREE!

A liberal trial bottle will be sent on receipt of the coupon below.

Coleman & Co., Ltd.,
W 44, Wingarnis Works,
Norwich.

Please send me a Free Bottle of "Wingarnis." I enclose three penny stamps to pay postage.

Name

Address

J. B.
May 13, '11.

JUNON Aromatic BATH MUSTARD

Adds zest to the bath. Adds a piquancy, a deliciousness, that is delightfully refreshing and invigorating. Imparts a delicate perfume to the skin. Softens the hardest water. Has a tonic effect on the nerves and circulation. Prevents chill after violent exercise or exposure to inclement weather.

For Wet or Aching Feet

Soak the feet for 20 minutes in a footbath containing water as hot as can be borne, with a proportion of JUNON Aromatic Bath Mustard added. Add hot water from time to time to maintain the temperature.



1/6, 2/6 & 3/6 a box

JUNON Hair TONIC

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RACING NOTES.

By W. LOTINGA.

("Larry Lynx" of THE PEOPLE, "Double U. L." of LOTINGA'S WEEKLY, and "Maggie" of THE GLOBE.)

They dare not count up.

How many sovereigns are thrown away by owners or trainers through overlooking to strike their horses out of races in which they have no intention of running them? That "little bird."

Is it true that most of our jockeys have a particular personal clientele? It is truly extraordinary that, however quiet a "good thing" has been kept, the owner usually finds that somebody has somehow got in first, or wins more than he does.

Human nature.

Between the regulars, it is wonderful how readily they grant facilities by the loan of rugs, etc., when horses change hands at a meeting, and yet it is really extraordinary how difficult it is, simply through laxity, to get the clothing back—it either does not come at all, or is only returned after some time, and then perhaps only in part.

His client might need it.

I was staggered recently to learn that, for the fees due for the services of a crack sire owned by a multi-millionaire, a solicitor is employed not only to promptly dun owners of mares for the immediate payment plus the costs, but to threaten, and doubtless carry out, legal procedure.

Where care is needed.

A well-known trainer made a very curious mistake recently. He held a registered authority to act for an owner, and in filling in the nomination form merely put the names of the horses and signed the form, so that the entries appeared eventually as his own and the horses as his property.

A daily fact.

Is it true that handicappers literally ask for trouble—that is, that they compel a man not to go straight with his horses? We generally see well-backed winners of handicaps prove to be animals who have been "down the course" a few times or very carefully saved until they have been quite dropped out of memory.

Prophetic.

When Newmarket finishes, I think that genuine stayer LONGBOAT is worth a little each way in the Payne Stakes to-day (Thursday), while the Kempton card provides such apparent paper certainties as ETON BOY in the Sunningdale Park Plate and ADAM BEDE for the Maiden Plate, if both the Derby colts are sensibly given a public gallop before their Epsom race. I think whatever beats SUNNINGDALE will win the Stewards' Handicap on the Friday, and NOORNA is thrown into the Waldegrave Handicap, for she is bound to be well ridden and claims the allowance for Huxley. Another bearer of the Joel colours, Sunflower II., has to beat FIRST FLIGHT in the River Handicap, while as regards the Jubilee, I cannot advise the support of THE STORY at such cramped odds, and prefer two outsiders, BUCKWHEAT and VERNUS, the latter certain to improve with each race and to win a good handicap this season, while BUCKWHEAT is the pick of the lot, especially on this course, if the shrewd division behind him show their hands that they fancy the horse before the day.

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BRAVO! RACING STUD SPECIAL.

Praised by the "Sp. L." "Larry Lynx" of "People," "John Bull," "The Racing World" says:—"Big wins for years past." Fortunately placed behind the scenes we are able to give every week "FOUR" BIG INSPIRED MONEY-MAKING GEMS. Bravo! again, last week as promised. Mustar, 6-1, Silvio Roe, 4-5, Max, 20-1, Dik-dik, 11-2. All "four" won. What an ACCUMULATOR! "Four" week previous. HELICON 20-1, won. S. DELAVAL 7-1, won. HOWICK, 2nd. MEDIATOR 3-1 won. Post 5/- and strd. address quick for next MONDAY'S ISSUE. All "Four" Will Win. Connections score defeat. Don't miss. Or post £1 for the "week" season's "tips" Or £1 10s. for "five" 2-horse "Guaranteed Wins," namely, if we fail to score you 20 clear points to the good, then "free tips" given during whole season. Last week's wires scored 37 clear points. 87, High Road, Turnham Green, London.

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All classes Catered for.

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number, pay the sum of TWO GUINEAS in return for his using his best
endeavour for one week to increase our circulation. Before the money is
paid we require a full report of all work done.

The following claims have been received for our issues of March 25th
and April 1st:—

JOHN CHARLTON, 47, Derby Crescent, Dewbury Road, Leeds.
No. 537,549. March 25th.
J. BENNETT, 15, Angus Street, Roath, Cardiff. No. 212,020.
April 1st.
WM. NEWHAM, Harris Street, Leeds Road, Bradford. No. 158,400.
April 1st.
G. ROYCE, 4, Florence Villas, Phipps Bridge Road, Merton, S.W.
No. 209,491. April 1st.
JOHN WILKIE, c/o J. M. Chrichton, 210, Strathmartine Road,
Dundee. No. 407,598. April 1st.

The following are the fifty numbers for our issue of April 15th:—

2392; 3070; 13888; 20168; 34529; 48362; 57750; 59831;
63557; 81209; 92928; 98763; 109552; 112607; 124236;
131415; 141048; 151098; 157540; 169784; 172302; 178928;
196024; 204726; 215086; 227933; 259557; 315797; 339546;
358861; 374911; 394128; 427128; 455191; 463553; 491922;
510776; 525657; 550979; 569971; 598810; 615708; 631557;
651597; 671486; 689636; 711047; 715665; 738921; 776.

INITIAL NOTICES SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF
COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN
OUR ISSUE DATED JUNE 10TH (PUBLISHED JUNE 5TH).

The John Bull League.

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The General Secretary,

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Grand Prix de Paris	June 25
Prix de la Republique	July 2
Ostend Races	
Deauville and Trouville	August

Baden Baden Meeting	August 25
Paris "Omnium"	September 17
Prix du Conseil Municipal	October 8
Baldoyle, Ireland	June 5, 6
Leopardstown, Ireland	June 9, 10
Phoenix Park, Ireland	June 17
Curragh Camp, Ireland	June 27, 28, 29
Phoenix Park, Ireland	July 15

or on any other Continental or Irish Races, by arrangement.

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